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DIGITAL PAYMENTS AND BUDGETING AS STRATEGIC TOOLS FOR STRENGTHENING SMES IN CIKARANG PUSAT

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Abstract

Purpose: This community service program aimed to strengthen the managerial capacity of MSMEs in Central Cikarang through the integration of QRIS and business budgeting.

Design/Methodology/Approach: A participatory approach was applied through socialisation, training, field mentoring, pre-test and post-test evaluation, and follow-up coordination. Simplified budgeting and bookkeeping templates were used alongside the official QRIS registration platform.

Findings: Participants demonstrated improved understanding of digital payments, transaction recording, budget preparation, and the separation of personal and business finances. QRIS adoption and basic budgeting practices were also facilitated through direct assistance.

Practical Implications: The program may improve transaction efficiency, financial transparency, and the quality of business decision-making while supporting MSME digitalisation and financial inclusion.

Originality/Value: The program integrated digital payment adoption with financial management practices, enabling MSMEs to move beyond technology use toward stronger managerial discipline and business sustainability.

Keywords: QRIS; Budgeting; SMEs; Digital Transformation

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INTRODUCTION

The rapid development of digital technology has transformed the financial system, including the transition from cash-based transactions to more efficient and transparent cashless payment systems. Digital payment systems have facilitated transactions, expanded access to formal financial services, and supported financial inclusion in Indonesia (Bank Indonesia, 2023; Kahkonen, 2021).

The Quick Response Code Indonesian Standard (QRIS) represents one of the principal innovations introduced by Bank Indonesia to standardise QR-code-based payments. Through a single QR code, payments from various digital banking and electronic wallet applications can be accepted, thereby reducing dependence on cash and improving transaction efficiency (Bank Indonesia, 2023; Sihaloho et al., 2025). QRIS adoption has also been promoted as part of the national strategy for accelerating the digital transformation of micro, small, and medium enterprises (MSMEs), which contribute more than 60% of Indonesia's gross domestic product and absorb a substantial proportion of the national workforce (KADIN, 2025).

The adoption of QRIS may support wider market access, faster transactions, and improved operational efficiency among MSMEs (Nurqamarani et al., 2024). However, its implementation remains constrained by limited digital literacy, inadequate understanding of its operational benefits, security concerns, and insufficient technical assistance (Purnamasari et al., 2025; Yahya, 2025; Yahya et al., 2026). Consequently, cash transactions continue to be used by many MSME operators, increasing the possibility of recording errors and limiting the availability of reliable financial information (Tikaromah et al., 2025).

Financial management weaknesses have also remained prevalent among MSMEs, particularly in relation to business budgeting (Asiah et al., 2024; Srimindarti et al., 2023). Budgeting is required to estimate revenue and expenditure, control operating costs, manage cash flow, and evaluate financial performance periodically (Suhardi et al., 2022; Yahya & Nurjanah, 2025). Nevertheless, structured budgeting systems have not been widely applied. Personal and business finances are frequently combined, transactions are not recorded systematically, and short-term and long-term financial plans are often unavailable (Nurjanah, Tikaromah, et al., 2025; Nurjanah, Nisawati, et al., 2025). These practices may weaken cost control, cash-flow management, and the quality of business decisions (Nurjanah et al., 2023).

The benefits of digital payments may remain limited when QRIS is adopted without adequate financial management practices. Although digital transactions can improve payment efficiency and provide transaction histories, the resulting data must still be classified, recorded, and incorporated into the budgeting process before it can be used for financial planning and control (Fadhilah, 2025; Sawitri et al., 2020). Technology adoption alone may therefore be insufficient to improve business performance when financial literacy and managerial capacity remain limited (Purnamasari & Asharie, 2024).

The integration of QRIS and business budgeting is required to connect transaction efficiency with systematic financial management (Anwar et al., 2019). Transaction records generated through digital payments can be used as supporting data for revenue monitoring, expenditure control, budget preparation, and financial evaluation (Angraini et al., 2025; Widati et al., 2024). More accurate and timely financial information may subsequently be produced to support managerial decision-making (Yuningsih et al., 2025).

MSMEs in Central Cikarang, Bekasi Regency, remain at an early stage of digital payment adoption and structured financial management. Limited understanding of QRIS, weak transaction recording, and inadequate budgeting practices indicate the need for practical training and direct assistance. Without adequate digital financial competence, business adaptation and competitiveness may be restricted as commercial transactions become increasingly digitalised (Kahkonen, 2021).

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Accordingly, this community service program was designed to strengthen the managerial capacity of MSME operators through QRIS adoption and business budgeting training. Practical assistance was provided to improve digital payment utilisation, financial separation, transaction recording, budget preparation, and cost control. The integration of these competencies was expected to improve operational efficiency, financial discipline, and business sustainability while supporting the national agendas of MSME digitalisation and financial inclusion (Bank Indonesia, 2023; Yahya et al., 2026).

METHODOLOGY

The community service programme entitled *Digital Payment Integration (QRIS) and Budgeting as a Strategy for Strengthening Sustainable MSMEs in Cikarang Pusat* was implemented using a participatory, practical, and sustainable approach. Active involvement was encouraged throughout the programme so that the participating MSME operators in the trade and service sectors could engage in each phase of the activity. The programme focused on strengthening business management through the optimisation of digital payments using QRIS and the improvement of financial management through business budgeting.

The programme was conducted in five sequential stages, namely socialisation, training, mentoring, evaluation, and programme sustainability, as illustrated in Figure 1.

The socialisation stage was carried out to introduce the programme and to build an initial understanding of the importance of digital transformation in business management. Particular emphasis was placed on the role of QRIS as a digital payment system and on the importance of business budgeting as a foundation for financial control. At this stage, coordination was undertaken with MSME partners in Cikarang Pusat to identify business conditions, challenges, and priority needs requiring immediate attention. Information was collected through group discussions and interviews to assess business readiness, while the programme plan, implementation schedule, participation procedures, and expected outcomes were also explained. A shared commitment between the implementation team and the partners was established at this stage to support effective and sustainable implementation.

The training stage was intended to improve partner capability in digital payments and business financial management. QRIS training was provided to strengthen understanding of digital payment concepts, the benefits of QRIS, registration and activation procedures, and its practical use in daily business transactions. The material included an introduction to cashless payment systems, digital transaction security, operational efficiency, and strategies for increasing customer trust in digital payments. Interactive methods were applied through presentations, transaction simulations, case discussions, and direct practice using digital payment applications.

Training on budgeting and simple bookkeeping was also provided to strengthen financial management capability. The material covered income and expenditure planning, operational budgeting, separation of personal and business finances, cash-flow recording, and evaluation of budget realisation. A practical approach was used by introducing a simplified bookkeeping format that could be implemented easily by MSME operators without requiring advanced accounting knowledge.

The mentoring stage was conducted intensively through field visits and direct assistance to ensure that the training outcomes could be implemented properly. Support was provided in the technical use of QRIS, the preparation of bookkeeping records, and the preparation of business budgets. Practical difficulties faced by the partners during implementation were identified and addressed directly during this stage.

The evaluation stage was conducted to assess programme effectiveness. Assessment was carried out by comparing pre-programme and post-programme conditions using indicators such as QRIS activation, the increased use of cashless transactions, the availability of structured financial

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records, and improvements in cash-flow management. Additional evaluation was conducted through qualitative interviews to examine partner satisfaction and to identify remaining implementation constraints.

The programme sustainability stage was designed to ensure that the benefits of the activity would continue after formal implementation had ended. Partners were encouraged to maintain consistent QRIS usage and to perform routine financial recording as part of a sustainable business culture. Continued communication was also facilitated through a coordination group established between the implementation team and the partners to support consultation, follow-up assistance, and periodic monitoring.

RESULTS AND DISCUSSION

The community service programme involved two micro, small, and medium enterprise partners, namely Bakso Bakar and Warung Nenek, located in Cikarang Pusat, Bekasi Regency. Training and mentoring were provided on the adoption of the Quick Response Code Indonesian Standard (QRIS) and the preparation of a business budget. The activities were implemented gradually to ensure that each partner received assistance according to the identified business conditions and level of prior knowledge. The activity schedule is presented in Table 1.

Table 1. Schedule of activities

Date	Time	Activity	Partner
April 15, 2026	09.00–12.00	Initial coordination, problem identification, and formulation of proposed solutions	Bakso Bakar and Warung Nenek
April 20, 2026	08.00–09.00	Pre-test and QRIS training	Warung Nenek
	09.00–10.00	QRIS registration and implementation mentoring	Warung Nenek
	10.00–11.00	Business budgeting training	Warung Nenek
	11.00–12.00	Budget preparation mentoring and post-test	Warung Nenek
April 23, 2026	08.00–09.00	Pre-test and QRIS training	Bakso Bakar
	09.00–10.00	QRIS registration and implementation mentoring	Bakso Bakar
	10.00–11.00	Business budgeting training	Bakso Bakar
	11.00–12.00	Budget preparation mentoring and post-test	Bakso Bakar

Source: Authors' compilation (2026).

The programme was initiated through field surveys and interviews with both partners. These activities were conducted to identify operational and financial management problems and to determine the form of assistance required by each business. The interview results showed that business budgets had not been prepared regularly. Financial decisions were generally based on the availability of daily cash and the owners' personal judgement rather than on systematic transaction records and predetermined financial plans.

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Warung Nenek had operated for a relatively long period and had established a stable customer base. No substantial difficulty was identified in maintaining sales or estimating routine customer demand. However, the availability of digital payment facilities had not been communicated clearly at the business premises. The placement of QRIS information was therefore required to improve the visibility of cashless payment options, particularly for new customers.

Bakso Bakar had not adopted QRIS despite the increasing preference for digital payments among customers. Cash remained the primary payment method, thereby limiting payment flexibility and the availability of recorded transaction data. Assistance was therefore required for QRIS registration, transaction management, business budgeting, and the preparation of basic financial records. The locations of Bakso Bakar and Warung Nenek are presented in Figure 1.

Figure 1. Partner Locations (Bakso Bakar and Warung Nenek)
Source: Author's own creation (2026)

QRIS training was provided to improve the partners' understanding of digital payment procedures and the managerial value of recorded transactions. Technical assistance was provided throughout the registration process through an authorised payment service provider. The assistance covered the preparation of administrative documents, submission of business information, verification of merchant data, activation of the QRIS facility, and simulation of customer transactions.

After activation, QRIS payment information was displayed at each business location to inform customers that cashless payment services were available. Training was also provided on payment confirmation, transaction history, fund settlement, transaction reconciliation, and the identification of unsuccessful or suspicious transactions. The assistance was intended to ensure that QRIS was not treated solely as an alternative payment instrument but was also used as a source of transaction data for business evaluation. The stages of QRIS registration and implementation are presented in Figure 2.

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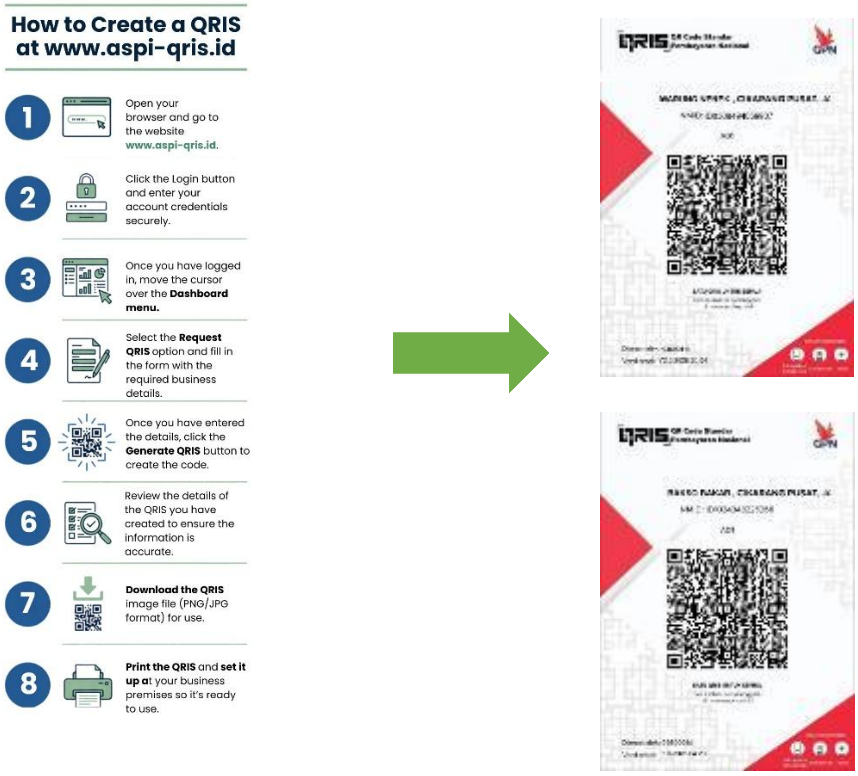

Figure 2. The steps involved in creating and the results of the mentoring QRIS
Source: Author's own creation (2026)

The registration process commenced with the preparation of business identity documents and merchant information. Registration was subsequently completed through an authorised payment service provider, followed by data verification, QRIS issuance, activation, and transaction testing. After the QRIS code had been activated, payment information was placed at a location that could be viewed easily by customers. Transaction records and settlement funds were then examined to ensure that the digital payment facility could be operated correctly.

Business budgeting training was provided to improve the partners' ability to estimate revenue, allocate operating expenditure, maintain working capital, and establish emergency funds. A business budget was introduced as a financial planning and control instrument rather than merely as a mechanism for limiting expenditure. The preparation of a budget was expected to support the allocation of financial resources according to business priorities and the available level of revenue.

A simple bookkeeping template was provided to record daily sales, cash receipts, purchases, operating expenses, cash balances, and budget realisation. The recording format was adjusted to the administrative capacity of each partner so that it could be applied consistently without complex accounting procedures. Manual recording and the use of accessible financial applications were introduced as alternative methods of documenting transactions.

The financial recording format combined daily transaction records with monthly budget information. Planned expenditure could therefore be compared with actual expenditure at the end of each period. The comparison was intended to facilitate the identification of expenditure deviations, cash shortages, inefficient cost allocation, and changes in business financing requirements. An overview of the financial recording and reporting format provided to the partners is presented in Figure 3.

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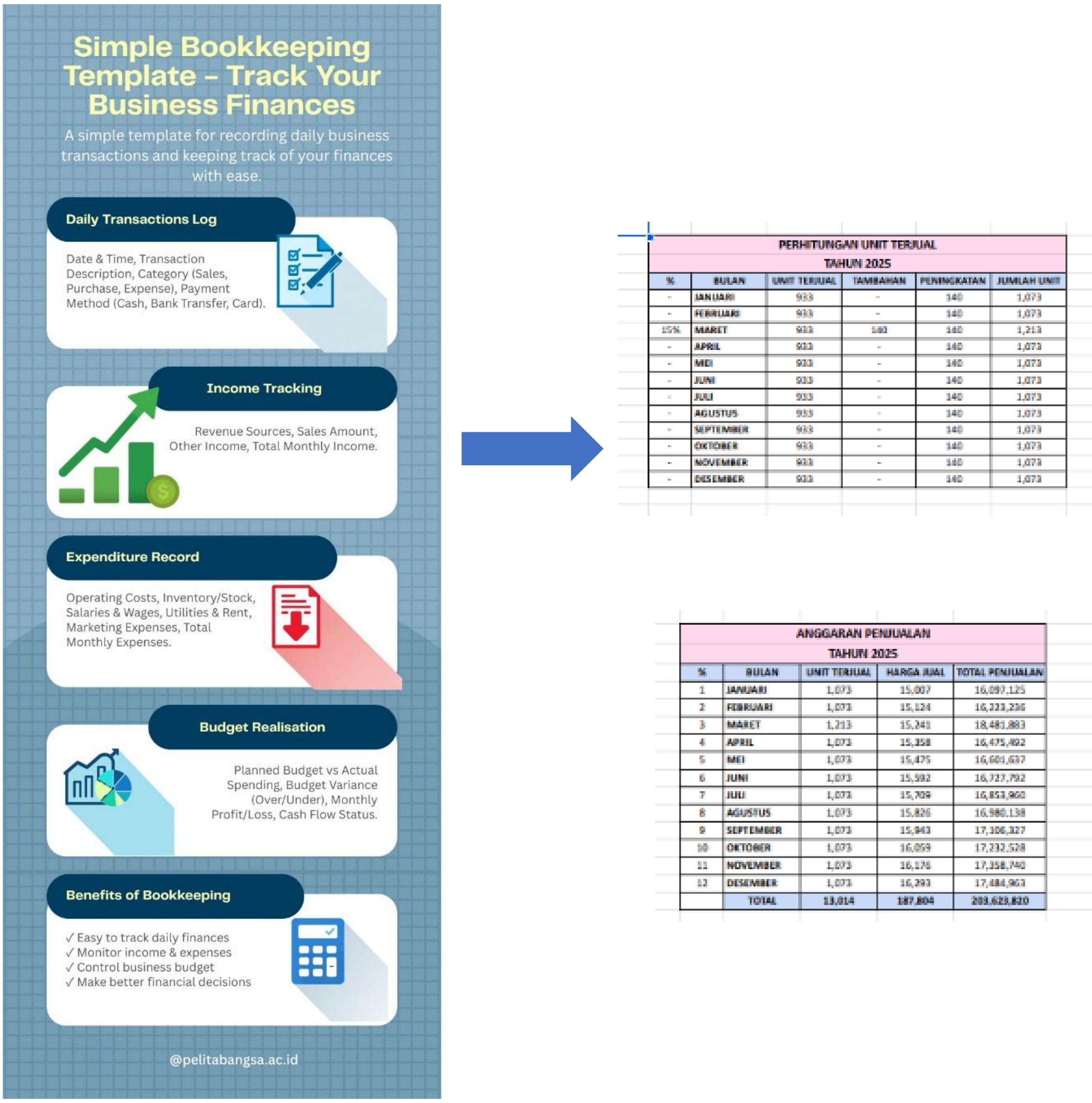

PERHITUNGAN UNIT TERJUAL TAHUN 2025					
%	BULAN	UNIT TERJUAL	TAMBAHAN	PENINGKATAN	JUMLAH UNIT
-	JANUARI	933	-	140	1,073
-	FEBRUARI	933	-	140	1,073
15%	MARET	933	140	140	1,213
-	APRIL	933	-	140	1,073
-	MEI	933	-	140	1,073
-	JUNI	933	-	140	1,073
-	JULI	933	-	140	1,073
-	AGUSTUS	933	-	140	1,073
-	SEPTEMBER	933	-	140	1,073
-	OKTOBER	933	-	140	1,073
-	NOVEMBER	933	-	140	1,073
-	DESEMBER	933	-	140	1,073

ANGGARAN PENJUALAN TAHUN 2025				
%	BULAN	UNIT TERJUAL	HARGA JUAL	TOTAL PENJUALAN
1	JANUARI	1,073	15,007	16,097,125
2	FEBRUARI	1,073	15,124	16,223,236
3	MARET	1,213	15,241	18,481,883
4	APRIL	1,073	15,358	16,475,492
5	MEI	1,073	15,475	16,601,637
6	JUNI	1,073	15,592	16,727,792
7	JULI	1,073	15,709	16,853,960
8	AGUSTUS	1,073	15,826	16,980,138
9	SEPTEMBER	1,073	15,943	17,106,327
10	OKTOBER	1,073	16,059	17,232,528
11	NOVEMBER	1,073	16,176	17,358,740
12	DESEMBER	1,073	16,293	17,484,963
	TOTAL	13,014	187,804	203,623,820

Figure 3. A simple template for financial reports and budgets
Source: Author's own creation (2026)

Monitoring and evaluation were conducted after the completion of the training and mentoring activities. The evaluation was performed to measure changes in partner knowledge and to identify issues that required further assistance. The assessment instrument consisted of two components, namely QRIS and digital payments and finance and budgeting. The items included conceptual and applied questions related to the use of digital transaction data, cash-flow management, expenditure control, financial reserves, and business financing decisions. The assessment instrument is presented in Table 2.

Table 2. Assessment instrument

QRIS and Digital Payments	Finance and Budgeting
How can QRIS transaction records support the development of an MSME credit profile?	What strategic action should first be taken when actual expenditure exceeds the approved budget?

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True or false: The Merchant Discount Rate represents a business loss that cannot be offset by an increase in sales volume.	Why can a profitable MSME still experience a cash shortage?
How can QRIS transaction histories be used to support inventory planning?	What proportion of monthly revenue should be allocated to emergency and maintenance funds?
What is the principal advantage of QRIS for reducing payment fraud compared with cash transactions?	How can a business budget support decisions concerning employee recruitment and equipment purchases?
Why is QRIS relevant to MSMEs operating near industrial areas in Cikarang?	How can a formal business budget support an application for Kredit Usaha Rakyat financing?

Source: Authors' compilation (2026).

Pre-tests were administered before the delivery of the training materials, while post-tests were administered after the mentoring process had been completed. The results are presented in Table 3.

Table 3. Monitoring and evaluation results

MSME Partner	Pre-Test QRIS	Pre-Test Budgeting	Post-Test QRIS	Post-Test Budgeting	Average Gain
Bakso Bakar	20%	10%	80%	70%	60 percentage points
Warung Nenek	60%	30%	100%	90%	50 percentage points
Average	40%	20%	90%	80%	55 percentage points

Source: Authors' compilation (2026).

The pre-test results showed that the initial understanding of business budgeting was relatively limited. The average budgeting score was 20%, consisting of 10% for Bakso Bakar and 30% for Warung Nenek. These results reflected the absence of regular budget preparation and the continued reliance on daily cash availability as the basis for financial decisions. Revenue, operating expenditure, working capital, and emergency funds had not been allocated through a formal planning process.

The average QRIS pre-test score was 40%. Warung Nenek obtained a score of 60%, while Bakso Bakar obtained a score of 20%. The difference was associated with the partners' unequal exposure to digital payment services. Although a higher initial score was obtained by Warung Nenek, QRIS transaction information had not been systematically used for inventory planning, cash-flow analysis, or business financing preparation.

After the training and mentoring activities, the average QRIS score increased from 40% to 90%. The average budgeting score increased from 20% to 80%. The improvement corresponded to an average increase of 55 percentage points across the two assessment components. A greater average increase was recorded for budgeting, amounting to 60 percentage points, while QRIS knowledge increased by 50 percentage points.

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Bakso Bakar recorded an average increase of 60 percentage points. The QRIS score increased from 20% to 80%, while the budgeting score increased from 10% to 70%. The results showed that knowledge concerning QRIS procedures, transaction documentation, expenditure planning, and budget preparation had improved after the programme was implemented.

Warung Nenek recorded an average increase of 50 percentage points. The QRIS score increased from 60% to 100%, while the budgeting score increased from 30% to 90%. The results demonstrated a high level of understanding of QRIS operations and business budgeting at the end of the programme. The higher QRIS post-test score was supported by the stronger initial familiarity with digital payment services compared with Bakso Bakar.

The overall post-test average reached 85%, compared with an overall pre-test average of 30%. The difference indicated an immediate improvement in the knowledge assessed through the evaluation instrument. However, the post-test results should not be interpreted as direct evidence of long-term financial performance, credit access, business resilience, or readiness to adopt an integrated point-of-sale system. Such outcomes require further observation based on transaction consistency, budget implementation, cash-flow conditions, and business performance over an extended period.

Monitoring was continued through communication with the partners after the completion of the main activities. Follow-up support was directed towards the consistent use of QRIS, regular transaction recording, and periodic comparison between budgeted and actual expenditure. Access to financial institutions, banking services, and local MSME networks was also introduced to expand opportunities for financial literacy, business financing, and further business development.

The sustainability of the programme depends on the extent to which the knowledge and instruments provided are applied consistently in daily business operations. Regular financial recording and budget evaluation are required so that business decisions can be based on documented financial information. The continued use of QRIS is also required to improve payment flexibility and provide transaction records that can support future business evaluation and financing decisions.

CONCLUSION

This community service initiative successfully initiated digital transformation for SMEs in Cikarang Pusat by implementing QRIS and training them in budgeting. The integration of these tools has helped partners organize their financial records, improve transaction efficiency, and create a roadmap for business growth based on accurate data. To ensure sustainability, business owners should consistently record transactions for accurate budgeting, while future programs should add digital marketing to drive sales. Long-term collaboration with local communities and financial institutions is recommended for ongoing support. These initiatives enhance SME competitiveness and creditworthiness, simplify transactions for the Cikarang workforce through safer cashless options, and provide a replicable development model for practitioners and academia.

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