

Digitalization of Payments and Financial Management for MSMEs at Warkop Gondrong Makassar

M. Yusuf K¹, Sri Wahyuni², Ismawati³, Muh. Khaidir Ramadhan⁴, Ahmad Izzaturrahim⁵

Faculty of Economics and Business, Muhammadiyah University of Makassar, Indonesia

Email : myusufk@unismuh.ac.id

Abstrak

The community service project with the theme UMKM GO DIGITAL: "Digitization of Payments and Financial Management of Warkop Gondrong Makassar" aims to provide socialization to UMKM actors, about the urgency of digitalization as one of the supporters of competitiveness in the small business market, and also as a representative of public complaints regarding counterfeit money whose circulation in South Sulawesi until now has not been controlled according to the statement of the South Sulawesi Regional Police Chief, Inspector General Yudhiawan Wibisono, which was published in the Detik Sulsel media. In a press conference, on Monday (12/30/2024). Therefore, it is hoped that this activity can minimize the impact of the case on UMKM actors. We carried out this activity at Warkop Gondrong, Jalan Tinumbu, Makassar City. By involving a committee of approximately 21 people, and participants of approximately 13 participants. Through this community service, we have a target to be able to provide socialization about how important the role of digitalization is in supporting MSME businesses, and also as a step to reduce public anxiety about issues that have recently gone viral. When payments have been made using a digital system, it is considered that it can reduce the impact of the spread of counterfeit money. By using Qris as a media or transaction tool, it is more effective and efficient.

Keyword: Digitalization of Payments; Financial Management; MSMEs

1. Introduction

The rapid advancement of technology has significantly impacted various sectors, particularly in the financial industry. The banking sector has leveraged these technological developments to provide greater convenience in conducting financial transactions, making digital payments more accessible to the public. The shift toward digital payments has gained significant momentum since the onset of the COVID-19 pandemic, which has led to the widespread use of services such as mobile banking, digital wallets, and QRIS (Quick Response Code Indonesian Standard). As online platforms, such as market places, continue to grow, digital payments have become an integral part of daily life, changing the way people engage in transactions.

Digital payments offer several advantages that benefit society, including speed (eliminating the need for physical cash and change), flexibility (allowing payments anytime and anywhere with just a mobile phone and internet connection), and transparency (users can easily track their transactions). These advantages have spurred the government's efforts to promote the adoption of digital payment methods, aiming to simplify the payment of state bills and facilitate the procurement of goods and services at the local government level. The Ministry of Finance initiated the digital transformation of government financial transactions to encourage the shift from cash to cashless systems, which includes the introduction of Government Credit Cards (KKP), the optimization of goods and services

procurement through the Digipay marketplace, and the promotion of transactions via the banking Cash Management System (CMS).

Government Credit Cards are designed to facilitate payments for state expenses, with the payment obligations initially fulfilled by the issuing bank. Work units can use these cards for operational purchases, official travel expenses, and capital expenditures, subject to certain criteria. The goal is to reduce the reliance on cash, enhance transaction security, and minimize the risk of fraud. Additionally, the use of the Digipay application for procurement provides an integrated platform that benefits work units, MSMEs, and banks. The transparency and efficiency of digital transactions foster accountability and reduce the risks associated with manual processes, while also offering vendors the opportunity to access bank loans and grow their businesses.

In the case of **Warkop Gondrong**, a local food and beverage business in Makassar, the challenges faced by MSMEs, particularly in payment systems, highlight the need for digital transformation. Established in 2006, Warkop Gondrong offers affordable milk coffee, a popular menu item among customers. However, the business faces inefficiencies related to cash-based transactions and concerns about counterfeit money. These issues not only affect financial management but also pose security risks to the business. To address these challenges, the PKM (Community Service) group from the Faculty of Economics and Business, Muhammadiyah University of Makassar, has proposed a solution: the implementation of digital payment systems, such as QRIS, to help MSME owners like Warkop Gondrong transition to a more secure and efficient financial system.

This initiative aims to educate MSMEs on the importance of digital payments and financial management, thereby encouraging them to adopt digital methods that align with the demands of the current industrial era. By introducing these systems, the program hopes to enhance the competitiveness of MSMEs and provide them with tools to manage their financial operations more effectively. The digitalization of financial systems is not just a technological upgrade but a crucial step towards modernizing business practices, ensuring long-term sustainability, and promoting the growth of local businesses in line with global trends.

2. Research Methods

The implementation of this **Community Service Activity (PKM)** follows a structured approach to ensure that the objectives of **digitalizing financial management and payment systems for MSMEs** are effectively achieved. The following steps outline the process in detail:

1. Formation of the PKM Team and Task Division

The first step in the implementation process is the formation of the **PKM team**, which consists of lecturers and students from the **Faculty of Economics and Business, Muhammadiyah University of Makassar**. This team is responsible for planning, coordinating, and executing the activities. The task division is done systematically to ensure efficiency, where each member is assigned specific roles, including:

- **Project Coordination** – Overseeing the overall program execution.
- **Research and Data Collection** – Conducting an initial assessment of MSME conditions and financial management practices.
- **Training and Education** – Developing modules and materials on digital payment systems.
- **Community Engagement** – Communicating with MSME owners and stakeholders to ensure active participation.

2. Determination of the PKM Location

The next step is selecting a strategic location for the **PKM implementation**. After evaluating various MSMEs, **Warkop Gondrong** in Makassar was chosen due to its potential for digital transformation and the challenges it faces in financial management. The selection criteria included:

- **Business sustainability** – Warkop Gondrong has been operating since 2006, making it a suitable candidate for long-term digital adoption.
- **Payment challenges** – The reliance on cash transactions and concerns about counterfeit money highlight the need for digital payment integration.
- **Community impact** – The business serves a broad customer base, making it an ideal model for encouraging other MSMEs to adopt digitalization.

3. Planning of PKM Activities

A well-structured activity plan was developed, covering the **goals, objectives, strategies, and expected outcomes**. The planning stage included:

- **Developing a training curriculum** – The curriculum covered essential topics such as financial literacy, digital payment systems, and the use of QRIS.
- **Scheduling training sessions** – A timeline was created to conduct workshops and practical demonstrations.
- **Coordinating with stakeholders** – Meetings were held with MSME owners and local authorities to ensure smooth execution.

4. Socialization and Awareness Campaign

The **socialization phase** aimed to introduce MSME owners and the local community to the **importance of digital financial management**. This was done through:

- **Direct interviews** – Conversations with MSME owners to understand their challenges and perceptions of digital payments.
- **Community discussions** – Engaging with local residents to explain the benefits of digital transactions.
- **Distribution of informational materials** – Providing pamphlets and digital guides on using mobile banking, digital wallets, and QRIS.

5. Implementation of Training and Digital Payment Integration

The final step involved **training MSME owners on financial management and digital payment systems**, ensuring they could adopt and use the new technology effectively. The key activities included:

- **Hands-on training** – Demonstrating how to set up and use QRIS for transactions.
- **Financial management workshops** – Teaching basic bookkeeping and digital record-keeping to improve business efficiency.
- **Technical assistance** – Helping MSME owners register for digital payment services and integrate them into daily operations.
- **Monitoring and evaluation** – Assessing the effectiveness of the training through feedback from business owners and observing changes in transaction methods.

By following this structured implementation method, the **PKM program** aims to **empower MSME owners**, enhance financial literacy, and drive the adoption of **digital payment systems** as part of modern business practices.

3. Results and Discussion

The **implementation** of the community service project by the **PKM Management 2B Team, Faculty of Economics and Business, Muhammadiyah University of Makassar**, was successfully conducted on **Monday, January 13, 2025**, at **Warkop Gondrong, Parang Layang, Bontoala District, Makassar City**. The event started with an **opening ceremony**, followed by a **committee report**, a **speech from the Head of the Management Study Program**, and remarks from the **lecturer in charge of the Islamic Economics System Course**. The main session included a **presentation on financial management and digital payment systems**, and the event concluded with the **symbolic handover of souvenirs** to business owners as a gesture of cooperation and support for MSMEs.

The **socialization and training activities** provided a comprehensive introduction to **digital payment systems, particularly QRIS**. Participants were guided on the **importance of digital transformation, the benefits of cashless transactions, and best practices for financial management in MSMEs**. Business owners were also given **practical demonstrations** on how to integrate **digital payment solutions** into their daily operations.

Achievements and Outcomes of PKM Activities

The **Community Service Activities (PKM)** at **Warkop Gondrong** aimed to promote **financial literacy and digital payment adoption** among MSME owners. Several key outcomes were achieved:

1. Increased Awareness and Understanding

- Business owners and community members gained a **better understanding of digital financial systems**.
- The **urgency of transitioning to digital payment methods** was effectively communicated, addressing concerns related to **counterfeit money and financial inefficiencies**.

2. Practical Implementation of Digital Payment Systems

- QRIS was **introduced and successfully integrated** into the business operations of Warkop Gondrong.
- Participants were trained on **how to set up, manage, and utilize digital payment systems**, ensuring a smooth transition.

3. Encouraging Business Growth and Adaptability

- MSME owners recognized **the competitive advantage** of adopting digital payment methods.
- The initiative provided **insights into financial management**, encouraging better cash flow monitoring and accountability.

4. Community Engagement and Support

- Collaboration with local stakeholders ensured **sustainable implementation** of digital payment solutions.
- The event fostered a **spirit of innovation and adaptation** among small business owners.

Next Steps and Future Plans

The **PKM activities** at Warkop Gondrong have reached **80% completion**, with additional steps planned to ensure long-term success. The **next stages** of the project include:

No.	Activity Name	Planned Implementation
1.	Compilation of the final activity report	January 2025
2.	Monitoring and evaluation of results	January – February 2025

Further monitoring will be conducted to assess **the adoption rate of digital payments**, provide **additional support if needed**, and evaluate **the overall impact of the initiative**. Through these efforts, the **PKM team** aims to sustain the benefits of digital transformation and encourage **other MSMEs to embrace digitalization** for enhanced financial management and business growth.



4. Conclusion

Conclusion

The Community Service (PKM) activities carried out at Warkop Gondrong, Parang Layang, Bontoala District, Makassar City, serve as a tangible effort to foster awareness and solidarity within the community. This initiative aims to educate and encourage digitalization among MSME actors, ensuring they adapt to technological advancements rather than perceive them as threats or limitations. By introducing digital payment systems and financial management strategies, this program has helped enhance the competitiveness and sustainability of MSMEs in the digital era.

Suggestions

To further support the digital transformation of MSMEs, the following actions are recommended:

1. Continuous Education and Socialization – There should be ongoing awareness campaigns to emphasize the importance of digitalization in business operations, ensuring MSMEs do not fall behind in the evolving market landscape.

2. Further Implementation of Digital Solutions – Encouraging wider adoption of cashless transactions and digital financial management will help strengthen MSME resilience in the face of economic and technological shifts.
3. Adaptation to Industry 5.0 – MSMEs must be prepared for the Industry 5.0 era, where human-centric technology plays a crucial role in business growth and sustainability. Collaborative efforts between government, academia, and business stakeholders are needed to support MSMEs in this transition.

By implementing these suggestions, MSME actors can remain competitive and relevant in the rapidly advancing digital economy, ensuring their businesses continue to thrive.

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This community service initiative represents a commitment to one of the Tri Dharma of Higher Education, carried out by the academic community of the Faculty of Economics and Business, Muhammadiyah University of Makassar. The activity was successfully implemented on January 13, 2025.

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4. The organizing committee, whose dedication and efforts ensured the smooth execution of this community service activity.

Finally, we sincerely hope that this community service program will bring valuable benefits to MSME (Micro, Small, and Medium Enterprises) actors, the surrounding community, and all stakeholders involved, particularly in advancing the digitalization of the payment system.

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