

Smart Tourism Development through QRIS Adoption among MSMEs

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The development of smart tourism in tourism villages requires the integration of digital services that enhance efficiency, accessibility, and visitor experience. One essential component of smart tourism is the adoption of digital payment systems supported by adequate digital financial literacy among local micro, small, and medium enterprises (MSMEs). Batu Belubang Tourism Village has significant tourism potential; however, most MSME actors still rely on cash-based transactions due to limited understanding of digital financial services. This community service program aims to improve digital financial literacy and support the implementation of the Quick Response Code Indonesian Standard (QRIS) among MSMEs as part of smart tourism development. The program employed a direct, door-to-door assistance method using a participatory approach, involving lecturers and students as facilitators. Activities included individual socialization, technical assistance for QRIS registration, and initial implementation guidance. The results indicate a notable improvement in MSMEs' understanding of digital payment systems and a positive attitude toward QRIS adoption. MSME actors began to recognize QRIS as a tool that supports transaction efficiency, financial transparency, and tourist convenience. This program contributes to strengthening the digital ecosystem of tourism villages and supports the sustainable development of smart tourism at the local level

Keywords: Smart tourism; digital financial literacy; QRIS; tourism village; MSMEs

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1. Introduction

Tourism development and advancement are carried out comprehensively, extending to regional areas by highlighting their respective potentials [1]. One of the efforts that can be undertaken by tourism managers is the creation of tourist destinations that keep pace with the development of information technology in the current digital era. The digital era is a period in which individuals adopt new lifestyles that are inseparable from the internet and electronic devices to carry out digital-based activities in daily life [2], [3]. The presence of smart tourism can be utilized as an effort to integrate the role of information technology and tourism within tourist destinations. Smart tourism is part of tourism activities that aims to provide information services that can be accessed and utilized by tourists throughout the tourism process [4]. This smart tourism phenomenon must be addressed in line with the evolving developments and trends in tourism, which are increasingly dynamic and rapidly changing toward improvement. Tourism is one of the industries that cannot survive without tourist mobility [5]. When managed optimally, the tourism sector can become one of the key drivers of community economic development [6]. In the context of tourism, one approach that can currently be implemented is smart tourism. Smart tourism emphasizes the utilization of information and communication technologies to improve service quality, operational efficiency, and tourist experiences. Batu Belubang Tourism Village is a coastal tourism area with significant potential supported by local micro, small, and medium enterprises (MSMEs), particularly in the culinary and small trade sectors.

In the context of smart tourism, digital payment systems play a crucial role in facilitating seamless transactions and improving tourist convenience. Financial digital literacy among MSME actors is a key factor in establishing an inclusive and sustainable smart tourism ecosystem. However, many MSMEs in Batu

Belubang Tourism Village still rely heavily on cash-based transactions due to limited knowledge and skills in using digital financial services.

The Quick Response Code Indonesian Standard (QRIS) is a national digital payment system designed to simplify non-cash transactions through a standardized QR code. QRIS offers various benefits for MSMEs, including transaction efficiency, improved financial transparency, and enhanced customer trust. Despite these advantages, the adoption of QRIS among MSMEs in tourism villages remains relatively low, which may hinder the optimal implementation of smart tourism.

Therefore, this community service program aims to enhance digital financial literacy and provide direct assistance in implementing QRIS for MSMEs in Batu Belubang Tourism Village as part of efforts to support smart tourism development.

2. Literature Review and Problem Statement

Smart tourism refers to the integration of digital technologies into tourism destinations to enhance management efficiency and improve visitor experiences. One of the key indicators of smart tourism implementation is the availability of digital services that support tourists' needs, including non-cash payment systems. Tourism villages that successfully adopt digital technologies tend to be more adaptive to changing tourist behaviors. Smart tourism, as a solution, offers the opportunity to open various types of businesses across dispersed locations, thereby creating potential for broader employment opportunities [12]. Smart tourism is a direct extension of the e-tourism concept [13]. It involves the convergence of tourism content, services, and information technology devices that assist tourists in extending the cognitive boundaries of their travel planning through detailed and visualized destination information, while also enhancing other aspects of service quality [14]. Smart tourism refers to the utilization of hardware and software platforms for smart city information and services that are effectively leveraged to develop an integrated tourism market [15].

Digital financial literacy is widely recognized as a critical determinant of digital payment adoption among MSMEs. Financial literacy is crucial for the sustainability, performance, and access to finance of small and medium enterprises (SMEs) [7]. Numerous studies have highlighted the importance of financial literacy for SMEs [8],[9],[10],[11]. MSMEs with adequate digital financial literacy are more likely to adopt payment innovations such as QRIS, enabling faster, safer, and more efficient transactions. Previous studies indicate that digital payment systems contribute positively to MSME performance and customer satisfaction in tourism areas.

However, research also highlights a digital divide between urban MSMEs and those operating in rural or coastal tourism villages. Limited access to digital education and a lack of hands-on assistance often prevent MSME actors from fully utilizing available financial technologies. This gap indicates the need for contextual and practice-oriented community service approaches.

Based on this review, the problem addressed in this community service activity is how to improve digital financial literacy and encourage QRIS adoption among MSMEs to support smart tourism development in Batu Belubang Tourism Village.

3. Method

This community service activity employed a direct assistance (door-to-door) method using a participatory approach aligned with smart tourism principles. This method was chosen to ensure that digital financial literacy education could be delivered effectively and tailored to the specific needs of each MSME.

The target participants were MSME actors operating within Batu Belubang Tourism Village, particularly those involved in culinary services and tourism-related trade. The implementation team consisted of lecturers as program coordinators and students as field facilitators. Students played an active role in providing individual education, assisting with QRIS registration and activation, and guiding MSMEs during the initial implementation phase.

The activity stages included identifying target MSMEs, conducting individual socialization on the role of QRIS in smart tourism, providing technical assistance for QRIS registration through authorized payment service providers, and evaluating MSMEs' readiness to adopt non-cash transactions. Data were collected through field observations, brief interviews, and activity documentation.

4. Results and Discussion

The results of the assistance program indicate a significant improvement in the level of understanding, attitudes, and readiness of MSME actors in Batu Belubang Tourism Village toward the adoption of the Quick Response Code Indonesian Standard (QRIS) as a digital payment system. Prior to the assistance program, most MSME actors relied heavily on cash transactions and perceived them as the most convenient and secure payment method. Their understanding of QRIS was limited, particularly regarding its functions, benefits, and transaction mechanisms in daily business operations.

Following the implementation of direct assistance using a door-to-door approach, MSME actors demonstrated a notable increase in their understanding of digital payment systems, especially QRIS. They not only gained technical knowledge on how to use QRIS but also began to recognize its role in enhancing tourist convenience and transaction efficiency. QRIS was subsequently perceived as an integral component of digital services that support the development of smart tourism in the village.

A comparison of MSME conditions before and after the assistance program is presented in Table 1.

Table 1. Changes in MSMEs' Understanding and Attitudes toward QRIS

Analyzed Aspect	Before Assistance	After Assistance
Level of QRIS understanding	Low, limited general knowledge	Improved, clear understanding of functions and mechanisms
Perception of payment methods	Cash perceived as safest and most practical	QRIS perceived as practical, secure, and efficient
Trust in digital payments	Low, concerns about errors and security	High, increased confidence in usage
Readiness to adopt QRIS	Low, reluctance to use	High, beginning to adopt and implement
Perceived relevance to tourism	Considered irrelevant	Recognized as part of smart tourism services

Table 1 that the assistance program positively influenced cognitive (knowledge), affective (attitudes), and conative (behavioral readiness) aspects of MSME actors. This finding suggests that the assistance was not merely informative but also effective in fostering behavioral change.

Improvement of Digital Literacy through Practice-Based Assistance

The door-to-door assistance approach enabled direct and interactive communication between the assistance team and MSME actors. This method allowed MSMEs to openly express their concerns, challenges, and experiences related to digital technology adoption. Such interaction played a crucial role in reducing resistance to digital payments and increasing confidence in using QRIS.

Village. The door-to-door assistance approach proved suitable for addressing the diverse literacy levels of MSME actors and facilitated the practical adoption of digital payment systems. Sustained assistance and collaboration with local government and financial service providers are recommended to ensure the long-term use of QRIS among MSMEs. Future programs may integrate digital financial literacy initiatives into broader tourism village development policies to strengthen smart tourism ecosystems.

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