

Socialization of Non-Cash Payment for Health Services Using the Indonesian Standard Quick Response Code (QRIS) at Langsa Hospital

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Abstract

Langsa Hospital's efforts to welcome the central government's program regarding digital-based payments have been implemented since September 21, 2021. It's just that until now non-cash payment for health services using QRIS at Langsa Hospital is still low. The community service team saw this problem and conducted socialization by collaborating with the first partner, Langsa Hospital and the second partner, the Langsa branch of YAI, to socialize non-cash payment of health services using QRIS at Langsa Hospital, which was attended by 850 participants. The methods used are lectures, questions and answers, practice of using QRIS. So based on the results of this socialization it was found that only 27 participants (3.18%) had used QRIS at Langsa Hospital and the remaining 823 participants (96.82%) had not. The participants looked enthusiastic and enthusiastic about participating in the event until the end and with additional information from the resource persons and the team, the participants were interested in using QRIS if they went to a hospital for treatment.

Keywords: Socialization, Non-Cash Payment, QRIS.



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INTRODUCTION

Along with the development of technology, the payment system in economic transactions also continues to change, so that people inevitably follow these developments. The payment system is an important component in the economy, especially to guarantee the implementation of payment transactions by the public and the business world. In addition, the payment system also plays an important role in supporting the creation of financial system stability and the implementation of monetary policy (Lintangsari et al., 2018). The application of a payment system from cash to non-cash can be called a social revolution due to modernization. Technology and information currently have very rapid developments, one of which is in the economic field, such as in the payment system. It is proven by the increasingly rapid internet technology, it will support more, boost all systems to operate and provide innovations and new solutions from payment systems in the form of cash to non-cash payments or using the convenience of technology and information in payment systems (Suparyanto and Rosad (2015, 2020).

Technological advances in payment instruments shift the role of cash as a means of payment to more efficient and economical forms of non-cash payments. Non-cash payments are generally made by transferring between banks and intra-bank transfers through the bank's own internal network. In addition, non-cash payments are made by card as a means of payment such as ATM cards, debit cards and credit cards. The development of non-cash from year to year has increased, in addition to being supported by technological advances, changes in people's lifestyles and the development of innovation have added types of non-cash transactions

(Lintangsari et al., 2018). Non-cash payment is a payment that is made without requiring cash or money in a real physical form. This non-cash payment can be made by means of payment using a card (APMK), electronic money, or by transferring between banks (Shavira Alifsyah Irzani, 2022).

The ease of financial transactions in today's digital era is unavoidable. The global era forces people to continue to create technology that makes it easier and can even replace human tasks, including in financial transactions (Sufism, 1982). The latest impact of technological developments in the payment system is the emergence of payment instruments known as electronic money (e-money) and virtual money (virtual money). Electronic money emerged as an answer to the need for micro-payment instruments that are expected to be able to process payments quickly at a relatively low cost, because of the value of the money saved, this instrument can be placed in a certain media that can be accessed quickly off-line, safe and cheap. In addition, the emergence of electronic money is also motivated by Bank Indonesia Regulations Number 11/12/PBI/2009 and Number 16/8/PBI/2014 as one of the supporters of Bank Indonesia's agenda to create a society to reduce the use of cash (less cash society) in the Republic of Indonesia (Rodrigo Garcia Motta, Angélica Link, Viviane Aparecida Bussolaro et al., 2021). The use of electronic money as an alternative to non-cash payment means there is considerable potential to reduce the growth rate of cash usage. Electronic money offers transactions that are faster and more convenient than cash, especially for transactions of small value, because with electronic money these transactions can be carried out more easily and cheaply and guarantee security and speed of transactions, both for consumers and for traders (Sufism, 1982).

At present there are many issuers of electronic money (electronic money/e-money) that are present as non-cash payment instruments in Indonesia that can be used in various business fields, including Gopay, OVO, Dana, LinkAja and so on. The large number of applications for non-cash payment instruments makes it difficult for merchants to provide payment instruments that are widely used by the public and before QRIS, many types of QR Code filled the cashier's desk to provide non-cash payment system services. Therefore, right on Indonesia's 74th independence day, namely 17 August 2019, Bank Indonesia presents QRIS as a unifier for all payment applications that use the QR Code. With this QRIS, it can be used at all merchants that work with Payment System Service Providers (PJSP). Because the QRIS system uses Merchant Presented Mode (MPM), users of the Gopay, OVO, Dana, LinkAja applications, and so on, can simply scan the QRIS code at various merchants without having to change the application. So that payment transactions can be more efficient or cheaper, financial inclusion in Indonesia is faster (Rodrigo Garcia Motta, Angélica Link, Viviane Aparecida Bussolaro et al., 2021).

QR codes were first created in 1994 by Denso Wave Incorporated, Japan. Denso Wave is the parent company of Toyota. QR codes were designed for car manufacturing plants to manage car part inventories. A QR code is the abbreviation for quick response code, which is a machine-readable optical label with information on the associated item or product. In barcodes, information is coded in one direction or one dimension only. On the other hand, in a two-dimensional code, which the QR code is, information is coded in two directions: horizontally and vertically. It can be read easily and is capable of holding a great deal of information. Although Denso Wave could choose to retain the patent rights to the QR code, the company declared that it would not exercise them, with the aim that QR codes be used by as many people as possible. Thus QR codes can be used at no cost and without worrying about patent problems. They are becoming a public code used worldwide (Chang, 2014).

In Aceh Province, payments in digital payment transactions have recently become a widespread phenomenon. Especially with the decline of the Bank Indonesia Representative

Office (BI) Aceh Province which held the 2020 National Indonesian Standard Quick Response Code (QRIS) Festival at the Unsyiah Student Center in Banda Aceh. The festival aims to educate and socialize about the use of QRIS which will be tried to be implemented in Aceh areas. QRIS is one of the implementations of the vision of the Indonesian payment system (SPI) 2025, which means that people can transact easily and safely in one, because transactions take place efficiently through one QR code that can be used for all payment applications on mobile phones. An invitation for all to switch to using QRIS so that payment transactions can be more efficient or cheap, financial inclusion in Indonesia is faster, MSMEs can be more advanced, and in the end it can boost economic growth (Zubir, 2021). The presence of QRIS is a momentum for the people of Aceh to adapt to the times in the industrial era 4.0 and is used as a tool for exchanging shopping systems so that they can increase regional income. The purpose of QRIS is none other than to make digital payments easier for the public and can be monitored by regulators from one door (Ibrahim, 2020). In order for the wider community to know the benefits of QRIS, socialization is needed. The following is the definition of socialization according to experts (Hamda, 2017), namely:

1. Charlotte Buhler: Socialization is a process that helps individuals learn and adapt, how to live, and think in groups so that they can play a role and function with their group.
2. Peter Berger: Socialization is a process in which a person lives and understands the norms in the society where he lives so that it will shape his personality.
3. Paul B. Horton: Socialization is a process in which a person lives and understands the norms in the society where he lives so that it will shape his personality.
4. Soerjono Soekanto: Socialization is the process of communicating culture to new members of society.

Continuing from the outreach and invitation from BI and the Government of Aceh, especially the people of Langsa began to use digital payments more quickly and easily. Seen in several shopping places and agencies, both government and private, have used digital payment transactions. Likewise with the Langsa City Government. Langsa Regional General Hospital (RSUD) does not want to be left behind in using this advanced technology by changing the payment for health services that used to be cash to non-cash through the QRIS facility. According to Helmiza, Langsa Hospital together with the Team for the Acceleration and Expansion of Regional Digitalization (TP2DD) for Langsa City, partnered with PT. Fintech Karya Nusantara (LinkAja). In order to present digital payment solutions for the development and implementation of public services through digital economic innovation at Langsa Hospital. This collaboration is in the context of utilizing digital technology innovation in the health service sector by paying for health services through QRIS (Zubir, 2021).

This is something new for the people of Langsa, most of whom do not understand, so they still use cash as a means of payment because it is more practical. In addition, mobile phone users who are still technologically illiterate don't even own a mobile phone at all, sometimes the internet connection is disrupted, and there are restrictions on the maximum amount of payment, they may even be exposed to criminal threats such as hacking. Based on this, it is necessary to carry out socialization activities through community service in an effort to support government programs and invite and increase public knowledge regarding non-cash payment of health services using QRIS at Langsa Hospital.

DEVOTION METHOD

Before carrying out the activity, the community service team first conceptualizes the stages of the activity so that it goes according to the intended concept map, which is as follows:

1. The first stage carried out was a Lecturer at the Bustanul Ulum Langsa College of Health Sciences (STIKes) contacting a Lecturer at Samudra University and a Lecturer at the Cut Nyak Dhien University of Science to discuss topics to be presented during community service.
2. After obtaining an agreement in the form of a title, namely "Socialization of Non-Cash Health Service Payments using the Indonesian Standard Quick Response Code (QRIS) at Langsa Hospital".
3. Then together, precisely on Tuesday 29 November 2022, the community service team visited the first partner, namely the Hospital to approach the problems that occurred in implementing a non-cash health service payment program using QRIS. The community service team received data on the use of QRIS which was still low by patients in 2021 of only 0.13% and in 2022 only 0.19% of the total number of patients.
4. After receiving information and permission to conduct outreach regarding this matter, the community service team met with the second partner, namely the Langsa Branch Abulyatama Indonesia Foundation (YAI) to obtain permission to carry out the socialization when the Langsa Branch YAI held the Yatim Fest event which planned to invite 500 children orphans in the city of Langsa along with their companion and other invitees consisting of local officials and benefactors.
5. After chatting and discussing, the Langsa branch of YAI gave permission to the community service team to take one scheduled session at the event, namely the delivery session for socializing non-cash health service payments using QRIS at Langsa Hospital with a duration of about 2 hours starting at 14.00 until 16.00 WIB.

The implementation of this community service activity was carried out on Monday 19 December 2022 located at the Aula Vitra Convention Hall Jalan TM Bahrum Paya Bujuk Tengah, Langsa, Aceh, Indonesia which was attended by the surrounding Langsa community. It is estimated that the number of participants was approximately 850 people. The method used is the lecture method by providing information, explaining related to non-cash payment of health services using QRIS, and hands-on practice using participant mobile phones as well as questions and answers related to obstacles in its use. The technology used by the community service team in delivering material is in the form of speakers and LCD projectors. These two tools were very helpful because the room was large enough so that this socialization went according to expectations and the community could understand and be pro-active during the activity (Afnina, Gunawan, et al., 2022). Community service members are a combination of lecturers from 3 tertiary institutions in Langsa, namely the Bustanul Ulum Langsa College of Health Sciences (STIKes), Samudra University, and Cut Nyak Dhien University of Science along with 3 students accompanying their lecturers.

RESULTS OF SERVICE AND DISCUSSION

Results of Devotion

One of the Langsa Hospital Innovation Programs is in the form of a Cashless Society (cashless lifestyle) and supports the Langsa City government program in the context of Electronification of Local Government Transactions (ETPD). Non-cash transactions have been present at Langsa Hospital. Simply scan the QRIS from your digital wallet, mobile banking and or transfer between banks to pay for patient services. Transactions are easy, safe and reliable. The various conveniences and benefits of using non-cash payment services at Langsa Hospital are as follows (RSUD, 2021):

1. Payment transactions are faster
2. It's not complicated to count money and wait for change

3. Avoid counterfeit money
4. Able to trim balances to decimal units according to the amount of payment
5. Safe from theft of money
6. Make it easier to record transactions
7. Minimizing direct contact and preventing transmission of viruses/bacteria through cash.

The socialization of this community service activity began with exploring participants' knowledge by conducting questions and answers regarding non-cash payment of health services using QRIS at Langsa Hospital. According to (Afnina, Baniara, et al., 2022) for the first time the presenters conducted a question and answer session with the participants. This method is intended by the speaker to easily provide understanding to the participants. The explanations focused on material that the participants did not understand.

The resource person delivered the material using the lecture method. The material has been prepared using power point slides which are displayed on the LCD projector so that participants can easily understand while listening to explanations from the speakers. One of the displays is the QRIS form used by Langsa Hospital so that participants are familiar with this form and don't feel foreign to it.

Discussion

By design, the QR Code that is displayed is in the form of a square box with the basic color white, and black as the base code above the background, whether the resulting black code is complicated/or not depends on the length/shortness of the message contained therein. The messages that can be generated can be in the form of numbers, letters, alphanumeric, bytes/binary (0/1), even in kanji/kana (Dirayati & Sukemi, 2020). The following is a picture of the QRIS code at Langsa Hospital.



Figure 1: Langsa Hospital QRIS Code

QR Code can be used by smartphones that have QR Code scanning technology and are connected to a GPRS or Wi-Fi network. How to read the QR Code is very easy, all you have to do is turn on the QR Code scanner feature and then point the camera. smartphone on the QR Code to be accessed. Meanwhile for cellphones that don't have a camera feature, we have to access a browser and enter the 7-digit ID listed at the bottom of the QR Code (World Health Organization; London School of Hygiene and Tropical Medicine, 2017).

Based on Figure 1, the next session is for participants to be invited to practice directly using their respective cellphones. In this case the resource person directs from the front of the pulpit and the community service team goes down directly to the participant's seat, helps direct the participant in creating an account and running the QRIS application for payment of non-cash health services at Langsa Hospital until participants can use it properly.

While carrying out this practice, the resource person also opened a second question-and-answer session to the participants regarding their use and obstacles in their use. From the results of the hands-on count, it turned out that out of around 850 participants who had used non-cash health service payments through QRIS at the RSUD, only 27 people (3.18%) and even more local officials. Most of the other participants complained about problems when using QRIS in paying for non-cash health services at Langsa Hospital as follows:

1. Don't have a mobile phone that supports the QRIS application
2. Don't have an internet network on your cellphone
3. Do not understand how to use it
4. There is no money to top up the balance
5. Don't have a bank account
6. Worried that the money in the balance will be lost due to hacking
7. Pay cash easier and more satisfied
8. QRIS administration fee
9. Nominal transactions are limited
10. The refund process takes up to 7 days
11. If the network is slow, the account balance is debited even though the merchant does not receive payment

The various complaints were responded to by the resource persons by providing various answers, both theoretically and as case examples so as to motivate participants to continue to be enthusiastic in participating in this program. At the end of the closing session, the resource person confirmed the level of knowledge of the participants by asking loudly into the microphone, "if you understand, are you interested in using the QRIS application if you seek treatment at Langsa Hospital?" ... " while cheering happily.

CONCLUSION

Based on the results of the evaluation which was carried out through a question and answer session, it showed the enthusiasm of the participants. Even though very few participants had used the QRIS facility to pay for non-cash health services at Langsa Hospital, the socialization activities ran smoothly. Participants understand the information and use of QRIS when making non-cash payments for health services at Langsa Hospital. The increasing interest of participants to use QRIS when seeking treatment at the Hospital in Langsa is due to the convenience and benefits as well as the practicality of transactions. So that educational activities need to continue to be carried out so that the use of technology using QRIS can be used optimally.

Acknowledge

A big thank you to STIKes Bustanul Ulum Langsa, University of Ocean, and University of Science Cut Nyak Dhien for facilitating the allocation of funds as well as the lecturers and students who were directly involved in the implementation of community service, so that this socialization activity ran smoothly.

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