



## Business Transaction Recording Using Cash Books and the Outreach on the Benefits of Payments with QRIS Technology

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### ABSTRACT

Mosque finance managers in Kedaung Village, Ciputat, South Tangerang also encounter similar difficulties, particularly in tracking and managing funds raised for mosque construction. To address these issues, a Community Service program was conducted, focusing on training mosque administrators in proper bookkeeping and introducing a simple QRIS system for recording financial transactions. Outreach sessions were held to emphasize the importance of financial records and the components necessary for calculating production costs. The program successfully enhanced the participants' understanding of financial management, enabling them to maintain continuous records of donations and operational activities. By adopting better bookkeeping practices and utilizing QRIS, mosque managers are expected to improve transparency and efficiency in their fundraising efforts, ultimately contributing to the successful completion of the mosque construction project.

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## **INTRODUCTION**

It cannot be denied that today, the role of information technology has become so vast and even dominant in facilitating human activities. Complex tasks can now be completed automatically with a high level of accuracy. Therefore, there is no doubt about how strategic the role of technology is in assisting the smooth execution of human tasks and responsibilities. According to Machmudi (2019), the development of information technology makes it easier for people to access information anytime and anywhere. Furthermore, Machmudi (2019) explains that information technology plays an important role in the modern workplace as it enables improvements in efficiency, productivity, innovation, communication, collaboration, and customer service. Through information technology, various benefits and conveniences can be enjoyed with high accuracy, as well as time and cost savings. In essence, the advancement of information technology allows various human activities to be greatly assisted, although the presence of technology also brings unavoidable negative impacts.

The use of information technology is already familiar in various aspects of life. Thanks to technology, many tasks can be done easily and quickly, resulting in positive and significant impacts. One type of technology that is currently developing in the business community is the Quick Response Code Indonesian Standard (QRIS). According to the Quick Response Code Indonesian Standard (QRIS), it is a national code standard used for digital payments. QRIS was developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) on August 17, 2019. QRIS enables users to make payments without using cash or physical cards. Users simply need to point their smartphone camera at the QR code to complete the transaction. The presence of QRIS allows various Payment System Service Providers (PJSP) based on QR codes to be accessed through a single QR code. This means that even though consumers may use different digital payment applications, stores only need to provide a single QR code.

However, it must be acknowledged that the advancement of information technology is not immediately understood and applied by the majority of society. This is due to the fact that many people are still not literate in technology and the use of technology in society is not yet maximized. This situation is also experienced by the community in Desa Ciawi Japura, Susukan Lebak District, Cirebon Regency, West Java, who are part of the committee for the construction of the Nurul Huda mosque. In raising funds for the mosque construction, the committee relies more on the donation boxes provided at the mosque and the roadside near the mosque, as well as soliciting donations from passersby. As a result, the donations obtained are very limited.

Quick Response Code Indonesian Standard (QRIS) technology is a national QR code standard used for digital payments. QRIS was developed by Bank Indonesia and the Indonesian Payment System Association (ASPI) on August 17, 2019. QRIS allows users to make payments without using cash or physical cards. Users simply need to point their smartphone camera at the QR code to complete a transaction. Some of the benefits of QRIS include:

1. Increasing financial access in Indonesia
2. Supporting economic growth across various sectors
3. Enhancing the competitiveness of businesses, particularly micro, small, and medium enterprises
4. Improving transparency and control over financial transactions
5. Boosting the efficiency and productivity of Indonesia's economy
6. To use QRIS, you can register with a bank or payment service provider that is registered and licensed by Bank Indonesia. Afterward, you will receive a unique QR code linked to your account.

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The analysis of the situation revealed that the primary issue faced by the mosque administrators was the lack of professional management, particularly in simple bookkeeping and efforts to maximize fundraising using modern technology. In response to this, the objective of this community service program is to provide solutions to the challenges faced by the administrators, specifically those of Nurul Huda Mosque in Ciawi Japura, Cirebon. The program focuses on advocating for the use of QRIS technology and simplifying bookkeeping for easier donation transactions in mosque construction.

The program aims to educate the mosque administrators on the importance of financial management through proper record-keeping of business activities. Additionally, it will offer guidance on accurately calculating production costs and provide training in basic bookkeeping techniques. The expected outcomes include enhancing the administrators' understanding of financial management, ensuring they can calculate production costs correctly, and publishing the results of the community service activities online. These efforts will improve overall financial management and transparency, contributing to the mosque's development.

## IMPLEMENTATION AND METHODS

This community service (the first semester of the two planned semesters) was conducted in three sessions, namely:

**Tabel 1. Itinerary of Activities**

Date	Activities	Description
26 December 2024	Introduction, partner's willingness, and material discussion	Chairperson, and all members
	Outreach, lecture, and discussion	Chairperson and member
	Lecture, discussion, and training	Chairperson and member

Based on the issues faced by the tempe and tofu craftsmen under the KSU Timbul Jaya cooperative in Kedaung Village, Ciputat, South Tangerang, the following methods are proposed for implementation in the area of bookkeeping:

- a. Conducting outreach on the importance of recording or bookkeeping business results through a question-and-answer session with tempe and tofu craftsmen.
- b. Providing outreach on the components that need to be considered when calculating the cost of production through a question-and-answer session.
- c. Training in simple cash book recording for tempe and tofu craftsmen.

## RESULTS AND DISCUSSION

The outcomes achieved from the community service program with the theme 'Advocacy of QRIS Technology for the Management of Nurul Huda Mosque in Ciawi Japura Village, Cirebon' are as follows:

1. The partner participants have gained an understanding that in calculating the cost of production, there are still gaps, particularly in not including labor costs and operational expenses.



**Figure 1. The Mosque Under Construction**



**Figure 2. Hospitality & Introduction**



**Figure 3. The Researchers in Front of the Mosque**



**Figure 4. Actual Condition of the Mosque Under Construction**



**Figure 5. The Researchers with the Management of Nurul Huda Mosque**



**Figure 6. Condition of the Mosque**

2. The partner participants understand that despite the production process still being under the guidance of their parents, they must contribute directly to expenses such as electricity, water, and gas. As a result, the partner participants are now able to accurately determine the total income they receive.

## **CONCLUSIONS AND RECOMMENDATIONS**

The conclusions from the community service program conducted with the Management of Nurul Huda Mosque in Ciawi Japura Village, Cirebon, are as follows:

1. The willingness of the mosque management to try implementing the QRIS system for collecting donations.
2. The willingness of the Nurul Huda Mosque management to maintain records of transactions in a simple bookkeeping format.
3. The regular implementation of bookkeeping for business activities.
4. Determining the components of donations as the basis for profit calculations.
5. Including labor costs and operational expenses in the calculation of production costs.
6. Accounting for risks in the production process that have not yet been considered.
7. The need for additional capital for business development with more modern production equipment.

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