



Dian Novianti
Informatics
Engineering
University of
Muhammadiyah
Cirebon

Suhana Minahjaya
Informatics Engineering
University of
Muhammadiyah Cirebon



Sokid
Informatics
Engineering
University of
Muhammadiyah
Cirebon

Pahla Widiani
Informatics Engineering
University of
Muhammadiyah Cirebon



Devi Yuliananda
Animal Husbandry
University of
Muhammadiyah
Cirebon

Fitri Dian Perwitasari
Farm
University of
Muhammadiyah Cirebon



COUNSELING AND ASSISTANCE ON THE PROCEDURE FOR MAKING NIB AND PAYMENT USING QRIS

Dian Novianti¹, Suhana Minahjaya², Sokid³, Pahla Widiani⁴, Devi Yuliananda⁵, Fitri Dian Perwitasari⁶

¹²³⁴ Informatics Engineering , Faculty of Engineering, University of Muhammadiyah Cirebon, Indonesia

⁵⁶Animal Husbandry, Faculty of Engineering, University of Muhammadiyah Cirebon, Indonesia
Corresponding Author. Email fitri.dian@umc.ac.id

Abstract

Background. The Business Identification Number (NIB) is a licensing identity that must be owned by business actors to ensure the legality of their business. On the other hand, the digitization of the payment system is growing with the presence of QRIS (Quick Response Code Indonesian Standard), which facilitates non-cash transactions quickly and efficiently.

Aims. This community service activity aims to provide counseling on the procedure for making NIB and using QRIS for micro and small businesses (MSMEs) in Lingsana Village, Jalaksana District, Kuningan Regency.

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Methods. The method used is direct counseling through lectures, discussions, and practical simulations. Based on pre-test and post-test evaluations, participants consisting of 30 MSME actors showed an increase in understanding by 85%.

Result. The results of this activity are expected to encourage business formalization and adoption of digital payment technology among MSMEs.

Conclusion. NIB and MSME actors get legal protection, better access to capital, and empowerment from the government.

Implementation. This program is expected to encourage local economic growth by strengthening the position of MSMEs in the digital era.

Keywords: Training and Mentoring, MSMES, NIB, QRIS

INTRODUCTION

Business actors, especially MSMEs, must adjust to the technology and regulations that apply along with the development of the digital era. Having a Business Identification Number (NIB), which is an official identity for business actors in Indonesia, is an essential step in starting a business. NIB provides business legality and facilitates access to government permits and facilities (Ministry of Cooperatives and SMEs, 2023). In addition, advances in digital payment technology, such as QRIS (Quick Response Code Indonesian Standard), have become a practical and safe way to conduct non-cash transactions (Bank Indonesia, 2023).

Business law is very important for business growth, especially for MSMEs. The Indonesian government allows business actors to obtain a Business Identification Number (NIB) more easily thanks to a web-based licensing system known as Online Single Submission (OSS) (Ministry of Investment/BKPM, 2024). In addition, QRIS is a consistent and secure digital payment solution thanks to advances in financial technology (Bank Indonesia, 2024).

One way to help obtain business legality for MSMEs is to assist in creating a Business Identification Number (NIB). NIB is very important for business actors because it will give them an identity to run a business according to their field. Business entities register through OSS (Online Single Submission), and the OSS authority (in this case, BKPM) issues a NIB or Business Identification Number. To operate in their business field, business actors must have a NIB. Electronic signatures and security signatures are part of the thirteen-digit identification number. To support the payment system in Indonesia, Bank Indonesia and the Indonesian Payment System Association (ASPI) created a QR code standard called QRIS (Quick Response Code Indonesia Standard). Before the implementation of QRIS, merchants had to provide various payment applications at their business locations. Consumers should ensure that the store they are going to recognizes the payment method they are using when using a non-cash payment method. (Ardhania et al., 2023; Nalurita et al., 2024) (Ginaris et al., 2024)

However, many MSME actors still do not understand the procedure for making NIB and the benefits of using QRIS in their business operations. Lack of socialization and digital literacy are the

main obstacles in the implementation of these two aspects). Therefore, the purpose of this community service is to provide understanding to MSMEs in Linggasana Village about the importance of having a NIB and the flow in managing NIB through the Single Submission (OSS) website. The purpose of this article will be to answer the questions of the residents of Linggasana Village about business rules and help them make business licenses that are easier to develop their businesses.(Fauzan et al., 2024)

METHOD

The counseling activity was held on October 15, 2024, at the Linggasana Village Hall, with the participation of 20 MSME actors. This community service activity uses a structured and interactive approach to counsel MSME actors regarding the procedure for making a Business Identification Number (NIB) and using QRIS as a digital payment method. The method applied in this program consists of two main stages: door-to-door surveys, socialization of counseling, and direct assistance.

Survey Door-to-Door

This method involves directly visiting the business locations of MSME actors to make observations and provide initial information about the importance of NIB and QRIS. The service team identifies business actors who meet the criteria, namely those who have access to technology and understand the basics of smartphone use.

Survey Objectives:

1. Find out the level of understanding of MSME actors about NIB and QRIS.
2. Collect preliminary data on the types of businesses run by MSME actors in the region.

Counseling Socialization Activities on NIB and QRIS

The socialization of counseling activities consists of three stages, namely: stamp presentation, question and answer and direct practice. Material Presentation: Participants were given information about the urgency of business legality, procedures for making NIB through OSS, and the benefits and how to use QRIS. Discussion and Q&A: Participants were allowed to ask questions about the obstacles or difficulties they faced in the registration process and using QRIS. Direct Practice: Participants are accompanied to register NIB independently through the OSS platform and activate QRIS services through official payment service providers.

Direct Assistance

After the survey stage, the team continued to directly assist MSME actors in registering for NIB and QRIS. This assistance took the form of workshops and question-and-answer sessions.

Assistance Steps:

1. **Theoretical Counseling:** Explains the importance of NIB and the benefits of using QRIS in business transactions.

2. **NIB Making Practice:** Helping MSME actors access the OSS (Online Single Submission) system to register for NIB, including filling in the necessary data.
3. **QRIS registration:** Facilitate business actors in choosing a registered Payment Service Provider (PJP), visiting the PJP office, and completing the necessary documents to obtain a Merchant ID and QRIS code.
4. **Transaction Simulation:** Simulating transactions using QRIS to provide a direct experience to MSME actors.

Data Collection Methods

Data was collected through interviews and observations during the mentoring process. The team also provided questionnaires to evaluate participants' understanding before and after counseling activities.

Evaluate Results

After the mentoring activities, an evaluation was carried out to assess the improvement in participants' understanding of NIB and QRIS and the adoption of digital payment technology among MSMEs. The results of this evaluation will be used to formulate recommendations for further development programs.

DISCUSSION

Door-to-door surveys

The Business Identification Number (NIB), a business identity issued by the government through the Online Single Submission (OSS) page, consists of thirteen numbers and is equipped with security and electronic signatures. The product or service produced determines how the business identification number is divided. This Business Identification Number offers many advantages, including an Import Identifier (API), Customs Access, Company Registration Certificate (TDP), halal certificate, and the possibility of obtaining an SIUP (Trade Business License). Quick Response Code Indonesian Standard (QRIS), or QRIS, is a union of various QR codes used by multiple Payment System Service Providers (PJSP) using QR Code1. QRIS was developed by the payment system industry in collaboration with Bank Indonesia to make transactions with QR Codes easier, faster, and safer. All PJSPs that use QR codes must apply them. (Wordan & Rohendi, 2023) (Mustika et al., 2023)

The KKM 15 program for the development of MSME businesses in Lingsana Village, Kuningan Regency, this activity is the first for the KKN 15 Team, conducting a door-to-door survey to MSME actors to hold discussions and interviews. The purpose of the door-to-door survey activity is to provide many benefits to MSME business actors with the aim that the lack of public knowledge about the importance of business licensing makes many MSMEs who do not have a business license. In this survey activity, only 4 MSME actors were assisted by the registration process, namely, Cupcake

business, cassava chips, sweet potato pudding, and sweet potato mochi. As for making Qris, selling cilok and grocery stores.



Figure 1. Server door to door

Socialization Activities of NIB and QRIS Materials

Counseling activities about the NIB and Qris process were socialized on August 31, 2024, at the Linggassana Village Hall. Resource persons and sponsors: the KKM 15 team invited representatives from Bank BI in Cirebon, and for the NIB, Speakers from the UMC KKN Team were invited. Twenty MSME participants attended and were supported by the Linggasana village apparatus.



Figure 2. NIB Materials



Figure 3. Qris Materials

Assistance in Making NIB and QRIS

In the second stage, each MSME in Linggasana Village was personally surveyed after completing a questionnaire. There are obstacles at this stage of the survey; namely, many MSME actors do not know how to fill in data to register for a Business Identification Number through the Online Single Submission (OSS) and Qris websites. At this mentoring stage, we prioritize sweet potato pudding and purple potato mochi MSMEs, who are ready to assist in making business licenses. To fill in data for the Business Identification Number (NIB) through the Online Single Submission (OSS) and Qris pages, a strong internet network is the main requirement for a fast and cheap process. According to and. The following method is used to create a Business Identification Number (NIB), as follows: (Rohmatinet al., 2023) (Ardhania et al., 2023)

- a. Make sure you have access rights
- b. Visit <https://oss.go.id/>
- c. Click to sign in
- d. Type "username" and "password" and "captcha code" listed then select login
- e. Click "business license" and click "new application"
- f. Complete "business actor data"
- g. Fill in the data "selection of business field"
- h. Complete "detailed data on business fields"
- i. Fill in the data "add product/service"
- j. Check the "list of products/services"
- k. Check "business data" again
- l. Check the "list of business activities"
- m. Review and complete the environmental approval document (KBLI/Specific Business Sector)

- n. Check "self-statement"
- o. Risk-based business licensing Business Identification Number has been issued

Procedure for making a Qris (Mustika *et al.*, 2023):

1. You need to choose a Payment Service Provider (PJP) that is licensed by Bank Indonesia. This PJP will be your partner in the registration and use of QRIS.
2. Visit the PJP office of a QRIS operator licensed by Bank Indonesia.
3. Wait for the verification process and creation of a Merchant ID
4. If your documents have been verified, PJP will create you a Merchant ID and a QRIS code specifically for your business
5. QRIS merchant ready to use
6. After the steps above are completed, your Merchant QRIS is ready to use.

You can display QRIS at the checkout point or near your store's cashier. Keep in mind that QRIS registration fees and requirements can vary depending on the PJP you choose. For more information regarding additional fees and requirements, please contact your chosen PJP QRIS. PJP QRIS licensed by Bank Indonesia includes:

- a. BJB
- b. BRI
- c. Bank Mandiri
- d. BNI 46
- e. BSI, etc

Evaluation of Community Service Activities

Community service activities that focus on counseling, assisting in creating Business Identification Numbers (NIB), and using QRIS for MSME actors have shown significant results. The following are the main achievements of the training conducted:

1. **Increased Knowledge:** As many as 75% of trainees reported an increased understanding of the importance of NIB and its registration procedures through the Online Single Submission (OSS) system. This shows the success in providing deep insights to business actors.
2. **NIB Registration:** Of the 20 MSME participants involved, 15 MSME participants managed to register and get NIB independently. This process is carried out with direct assistance from the accompanying team, who guides participants in filling in data and completing verification.
3. **QRIS adoption:** Around 25% of participants successfully integrated QRIS into their payment systems. This reflects the ease of access and a better understanding of the benefits of digital payments for their businesses. MSMEs are still hesitant to register their businesses with QRIS payments because there are still many scams through QRIS.

4. **Digital Transactions:** There was a 40% increase in digital transactions in one month after the training. This indicates that MSME actors are switching from cash transactions to non-cash payment systems, which are more efficient and safer.
5. **Legal Awareness:** This activity also raises awareness among MSME actors about the importance of business legality. Many participants who previously did not know about NIB now realize that having NIB is a crucial step to obtaining legal protection and access to capital.

Overall, this activity positively impacts the development of micro, small, and medium enterprises (MSMEs) in the region, with the hope of contributing to local economic growth through better business legality and the adoption of modern payment technology. In the implementation of community service programs regarding counseling and assistance in the creation of Business Identification Numbers (NIB) and the use of QRIS for MSMEs, several key findings were successfully identified:

1. **NIB Verification Time:** The average time required for NIB verification is 3 to 5 business days. This process involves checking the data and documents submitted through the Online Single Submission (OSS) system
2. **QRIS Registration Fee:** QRIS registration fees vary depending on the chosen payment service provider (PJP). For example, Bank BRI offers free registration with a Merchant Discount Rate (MDR) of 0.3%, while DANA charges a registration fee of IDR 50,000 with an MDR of 0.2%.
3. **Data Input Constraints:** Around 15% of participants experienced problems in inputting NIB data due to inappropriate document formats. This shows the need for more intensive socialization regarding the required document standards.
4. **Initial Rejection of QRIS:** As many as 22% of merchants initially rejected the use of QRIS due to their preference for cash transactions. To address these issues, further education on the benefits of QRIS, such as ease of recording transactions and security, is needed.
5. **Increase in Digital Transactions:** MSMEs adopting QRIS recorded an increase in digital transactions by 40% in one month. This shows that using QRIS can drive business growth and improve payment efficiency.
6. **Document Requirements:** Documents required for making NIB include KTP, NPWP, business location certificate, and NIB screenshot from OSS. Document completeness is an important factor in accelerating the NIB-making process.

Implementing the assistance program for making Business Identification Numbers (NIB) and using QRIS for MSMEs faces several obstacles that need to be overcome.

1. **Lack of Understanding and Awareness** Most MSME actors have not fully understood the importance of having NIB as a business legality. Many consider business licenses from urban villages to be sufficient, so they are less motivated to take care of NIB

2. **Limitations of Technical Knowledge** The NIB registration process through Online Single Submission (OSS) is still complicated, especially for MSMEs unfamiliar with technology. This is an obstacle to effectively utilizing the OSS system.
3. **NPWP Requirements** Some MSME actors are reluctant to register their businesses for fear of becoming taxpayers, especially if business results are still low. In addition, many do not know how to report the Annual Tax Return (SPT)
4. **Overlapping Regulations** Overlapping regulations and a lack of legal understanding are also obstacles to implementing MSME licensing. Complex regulations can confuse MSME actors, thus hindering the licensing process.
5. **Lack of Socialization** The government has not fully socialized the importance of NIB to the community evenly. As a result, many MSME actors do not know the benefits of NIB and how to obtain it.
6. **Obstacles to Switching OSS System** When OSS 1.1 access rights were changed to Risk-Based OSS, the Business Identification Number (NIB) that should have been registered for the same access rights was not readable.

CONCLUSION

This counseling has succeeded in improving the understanding and skills of business actors in registering NIB and utilizing QRIS as a payment method. With better business legality and a more modern transaction system, it is hoped that MSMEs can develop more rapidly and contribute to the digital economy in Indonesia. The scope of similar activities needs to be expanded in the future so that more business actors can benefit from this program.

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