

Implementation of Information System (Loyverse and QRIS) to Increase Sales in TP Collection MSMEs Pangandaran

Nurul Mardhiah Sitio^{1✉}, Sari Usih Natari², Prilia Salsabila³, Teguh Putra Mahali⁴

^{1,2,3,4}Universitas Padjadjaran, Indonesia

Correspondence Author: [nurul.m.sitio@unpad.ac.id✉](mailto:nurul.m.sitio@unpad.ac.id)

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Abstract: This study aims to describe the application of Loyverse and QRIS applications for financial management and inventory management. The object of this research is the UMKM Teguh Putra Collection which is located in Pangandaran District, Pangandaran Regency. This research uses a qualitative method with a descriptive approach. The results of this study show that the Loyverse and QRIS applications are proven to help financial management and inventory management. The Loyverse application helps in recording purchases, inventory data, financial reports, inventory reports, and others. The addition of QRIS helps businesses to accommodate buyers who want to buy products with cashless payments. From the description above, it is concluded that the application of Loyverse and QRIS is beneficial to the store's information system because the management is more organized and more efficient and effective. From the analysis of implementation, it is concluded that the application of Loyverse and QRIS is beneficial to the store's information system because the management is more organized and more efficient and effective.

Abstrak: Penelitian ini bertujuan untuk mendeskripsikan penerapan aplikasi Loyverse dan QRIS untuk manajemen keuangan dan manajemen persediaan. Objek penelitian ini adalah UMKM Teguh Putra Collection yang terletak di Kecamatan Pangandaran, Kabupaten Pangandaran. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif. Hasil penelitian ini, diperoleh bahwa aplikasi Loyverse dan QRIS terbukti membantu manajemen keuangan dan manajemen persediaan. Aplikasi Loyverse membantu dalam pencatatan pembelian, data persediaan, laporan keuangan, laporan persediaan, dan lainnya. Penambahan QRIS membantu usaha untuk mengakomodir pembeli yang ingin membeli produk dengan pembayaran *cashless*. Dari uraian di atas disimpulkan bahwa penerapan Loyverse dan QRIS bermanfaat bagi sistem informasi toko karena pengelolaannya lebih terorganisir serta lebih efisien dan efektif.



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INTRODUCTION

MSMEs are an important business sector, this is inseparable from the role of MSMEs in Indonesia's economic development.

Currently, MSMEs contribute a large portion of GDP, namely 60.5% and absorb a lot of labor, namely 96.9% (Limanseto, 2023). Post-pandemic, the use of

technology and digitalization has increased even more. Large-Scale Social Restrictions (PSBB) forced many business sectors to utilize digital technology to maintain their businesses. Even though the pandemic is over, the use of digital technology will certainly not stop because of the positive impact it has produced. Even the Government, especially the Minister of

Economy Airlangga, supports MSMEs to take immediate steps in digitizing their businesses. By 2024, forty million MSMEs are targeted to be *digitally onboard*. However, digitalization is still an obstacle for MSMEs to be able to say that they are moving upmarket. The utilization of digital space for MSMEs is not only about promotion and how to increase sales. But it also discusses how to manage MSMEs to make it easier to run a business.

Another obstacle for MSMEs is their inability to compile and manage finances in an organized manner. Currently, in preparing financial reports, MSMEs have recording guidelines, namely SAK EMKM, which was made by the Indonesian Accounting Association and used starting January 2018. The preparation of SAKEMKM aims to make it easier for MSMEs to carry out records. The preparation of SAK EMKM does not necessarily make MSMEs make financial reports. The reason is due to limited thinking about the importance of financial management and also human resources who also do not have the capability to prepare financial reports (Mutiah, 2019). MSMEs have several distinctive characteristics, such as relatively small business scale, sole or family ownership, reliance on local resources, flexibility, and resilience to economic change. These characteristics affect the operational, marketing, and risk management strategies implemented by MSMEs. In the era of globalization and intense competition, MSMEs need to experience empowerment in order to face global challenges. This includes increasing innovation in products and services, developing human resources and technology, and expanding markets to expand business reach (Sedyastuti, 2018).

Pangandaran Regency is one of the tourist destinations in West Java. According to data from the Central Bureau of Statistics, the total tourist visits to the Pangandaran area reached around 3.6 million visitors from both domestic and foreign tourists (Central Bureau of Statistics, 2021). This data shows that even in the pandemic era, the level of tourism visits in the Pangandaran area is ranked first compared to other areas

in West Java province. Although it can be said to be one of the popular destination places, especially in West Java, it turns out that tourist arrivals in Pangandaran itself are very fluctuating, which greatly impacts the income of entrepreneurs who depend on tourism, one of which is affected is the UMKM of Pangandaran specialty products. Digitalization has become a key factor in improving the competitiveness of MSMEs in this modern era. According to (Slamet, 2016) to encourage digitalization and facilitate the adaptation of MSMEs to the changes that occur, the government has increased accessibility and expanded technology transfer to MSME players. This step aims to keep MSMEs competitive in business competition. Through digitalization, MSMEs can speed up the production process and improve their operational efficiency. Basically, an information system is a set of resources that process data to manage it into a more useful form in the context of the business activities of a business organization (Asmuni, 2006).

Implementation is a process of representing ideas, work programs, or in the form of new activities, with the hope of providing a new change for the better in the business world (Majid, 2014). Mulyadi (2015: 12) states that implementation leads to practice or practicing something to achieve a goal that has been determined in decision making. It aims to carry out work procedures that are implemented in order to achieve significant changes in the condition of a company. Cegielski (2014: 6) explains that information system is a set of activities that include collecting, processing, analyzing, and distributing information for specific purposes. Meanwhile, according to Leitch (2011: 93), information systems refer to an organization's internal system, which is used to meet daily transaction needs, to support operational management and company strategy and to report to external parties when needed. Business information systems integrate information technology with business processes to create added value for the company. Through the use of hardware such as computers, servers, and networks, these systems facilitate the collection of data from a variety of different

sources within the company. This data can include information about sales, finance, inventory, customers, and more.

The use of applications in business activities today is very important and has become a key factor in the success of the company. Application is a software designed to run on a particular system, has a function to support various activities carried out by humans (Baenil Huda & Bayu Priyatna, 2019). Applications can help run a business related to increasing operational efficiency. By using the right application, a business can adapt to market changes more responsively. Therefore, the use of applications in business helps companies to remain competitive, innovative, and successful in this digital era. One of the applications that can be used by MSMEs is Loyverse, which stands for Loyalty Universe. Loyverse is a mobile point-of-sale (POS) application. Loyverse, with its advantages in ease of understanding and use, provides an intuitive and efficient experience for its users. Quoting from Loyverse's own website, Loyverse app offers its products accessible through Android and iOS devices, with support in 25 different languages.

It is inevitable that in today's digital era, the ease of conducting financial transactions has become an inseparable necessity. Global developments encourage humans to continue to develop technology that not only makes it easier, but is also able to replace the role of humans in carrying out financial transactions, (Harahap, 2020). The growth of payment instruments is currently experiencing significant development along with technological advances. People now have access to a variety of payment options that are more sophisticated and practical. The number of non-cash payment applications makes it difficult for merchants to provide various types of payment instruments used by the public. However, on the 74th anniversary of Indonesia's Independence Day on August 17, 2019, Bank Indonesia introduced QRIS as a standard that combines all payment applications that use QR codes. Therefore, the use of QRIS (Quick Response Code Indonesian Standard) has now become one of the significant trends

in the payment system. QRIS can be used at all merchants that partner with Payment System Service Providers (PJSP). QRIS uses Merchant Presented Mode (MPM), so users of applications such as Gopay, OVO, Dana, LinkAja, and others only need to scan QRIS codes at merchants without the need to change their applications. This increases the efficiency and sustainability of payment transactions, accelerates financial inclusion, encourages the growth of MSMEs, and ultimately supports economic growth.

According to data from the Office of Cooperatives and Small Businesses of West Java province, the number of MSMEs in the Pangandaran area reaches around 81 thousand units (Office of Cooperatives and Small Businesses, 2021). Tourist visits in Pangandaran greatly affect the sales of MSME products. On every weekend, the visit is very crowded compared to ordinary days. It will even increase a lot during the holiday season. This causes sales to increase dramatically on certain days rather than days selling typical Pangandaran souvenirs. The typical products sold are various kinds of beachwear.

Based on the description above, we chose Teguh Putra Collection UMKM regarding the application of information systems to facilitate daily operational activities. Especially to streamline financial management in UMKM Teguh Putra Collection. We hope that this journal will provide valuable insights for clothing business owners, especially those in the apparel industry. Hopefully, the implementation of the Loyverse information system in this context will provide inspiration and guidance for other entrepreneurs who want to utilize technology to improve their business performance.

METHODS

The type of research method used is a qualitative research method with a descriptive approach. Qualitative research is a research approach that focuses on in-depth understanding and interpretation of the meaning of a phenomenon, with the aim of

exploring the perspectives, experiences, and social contexts involved. This research method uses a combination of interviews and observations at UMKM Teguh Putra Collection.

The research was carried out by making direct observations at UMKM Teguh Putra Collection located in Pangandaran. The research period began on June 11, 2023 and is scheduled to end on June 20, 2023. Respondents in this study consisted of owners and employees who worked at Teguh Putra Collection MSMEs to ensure that the data collected could cover the whole.

Interview

Conducting interviews with the owner and employees of Teguh Putra Collection who are involved in daily activities. Their views and knowledge about business information systems and the extent of their implementation in these MSMEs.

Observation

Carry out direct observations at Teguh Putra

Collection UMKM. As well as observing the business operation process, interacting with customers, marketing strategies, and other factors that can provide input into solutions for implementing business information systems in these MSMEs.

Data analysis using a qualitative approach, with a descriptive method that involves the process of compiling, interpreting, and summarizing the findings obtained from the data collected is as follows:

1. Data Transcription:

After conducting interviews and observations, the first step is to transcribe the recordings or notes obtained.

2. Interpretation and Understanding

Interpretation the data and develop a deeper understanding of the problem of implementing business information systems in these MSMEs.

3. Decision making

Draw conclusions from the results of the interviews and observations in the MSMEs, then relate them to the research objectives. Discuss with the owner the research findings, describe the results, and

provide any relevant practical implications or recommendations.

RESULTS AND DISCUSSION

Significant changes in business life occur along with the rapid development of technology. The rapid development of technology has made customers more critical of their needs. Therefore, businesses that will survive the onslaught of technological disruption are only businesses that can survive in the market and continue to adapt to demand and changing trends in society. The implementation of information systems can have a positive impact with a myriad of business-related benefits that can help in controlling internal and external processes. The benefits of the information system itself include many basic things, information systems can be the power to build a new product or service that did not exist before.

With a maximally organized business information system, it will be easier for a business to understand how an element in the business produces, develops, and markets its products. In addition to being a force in designing a new product or service, information systems are useful in terms of managing and storing business-related information, allowing for ease in storing data related to company operations so as to reduce expenses by streamlining information storage into a more practical database system.

The Information System itself consists of the main components commonly known as the information system framework, including the following; Basic Concept, Information Technology, Business Application, Development Process, and Management Challenges.

1. Basic Concept: Basic concepts in information technology include all the basic principles and concepts used in information technology. Some basic concepts in information technology are computers, networks, the internet, databases, and programming languages. These basic concepts are important to understand how information technology functions.

2. Information Technology: Information technology is the application of technology used to process, store, and transmit information. Information technology includes the hardware, software, and infrastructure used to manage information.

3. Business Application: Business applications are software or programs that are used to assist businesses in carrying out daily operations. Examples of business applications are financial management systems, human resource management systems, and supply chain management systems. Business applications help improve business efficiency and productivity.

4. Development Process: The development process is a series of stages used to develop software or programs. The stages in the development process include requirements analysis, design, development, testing, and implementation. A good software or program development process can improve product quality and reliability.

Based on the results of observations, researchers got an initial picture of the financial information system at Teguh Putra Collection. All financial transactions are input manually or do not even do bookkeeping at all when it is busy and buyers are booming. Manual recording is only limited to recording daily sales which will then be deposited with the business owner. In addition, Teguh Putra Collection also does not yet accept cashless payments. Often buyers who will pay with the cashless method and do not bring cash are confused and cause inconvenience to customers. From the results of observations it is also known that Teguh Putra Collection does not yet have inventory management. Inventory of trade goods is only seen based on the display of stock items in the store. Previously, the company owner had used excel for inventory management, but was no longer used because it was not well controlled.

Financial and Inventory Applications Applied

After analyzing the problems that exist in the financial and inventory information system at Teguh Putra Collection, the researchers decided to

implement the "Loyverse" application. The Loyverse application was chosen because by using this application a business can record, create reports and manage in real time and can be used at any time effectively and efficiently. The various advantages offered by the Loyverse application are as follows:

1. Point of Sale (POS) Service

With POS services, business owners can automate sales and manage transactions in a business. With this service, MSMEs can also print proof of payment very easily.

2. Financial report

Loyverse app has a very helpful feature which is the financial report feature. The financial reports provided can be in the form of daily, weekly, monthly reports or reports with a certain period. With this report, MSMEs can view revenue data, average sales, profits, see sales trends, sales history, best-selling items and others that can also be exported to spreadsheets or excel.

3. Inventory Management

Sales in the loyverse app are also integrated with inventory. MSMEs can view the stock of goods in realtime and can set safe limits and will receive notifications if the goods are out of stock or short of stock.

4. Employee management

In addition to finance and inventory, with the loyverse app a business can also manage employees in terms of performance, attendance and total working hours that are calculated automatically.

Implementation of Loyverse Application at Teguh Putra Collection the first thing to do is the installation process followed by registration by entering the required data.

This process was carried out by Teguh Putra Collection employees and assisted by researchers. After the installation and registration process is complete, the next step is to create product data by inputting the item name, category, price, SKU barcode and available inventory.

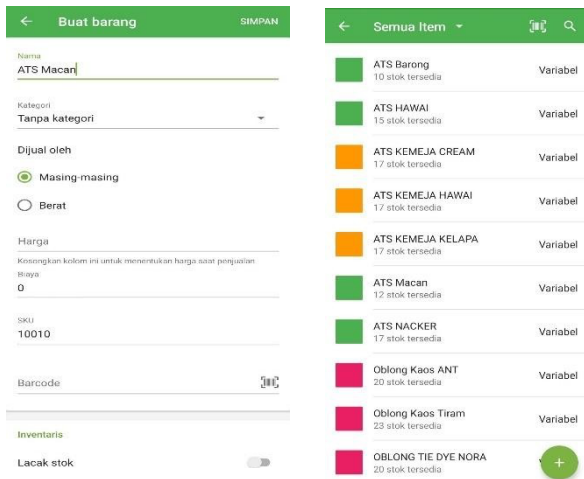


Figure 1. Product Data Collection Process

This data collection process can be illustrated as follows. (2023) To speed up the transaction process, researchers together with Teguh Putra Collection employees created product barcodes. With this barcode, the transaction process becomes more efficient and effective because employees just scan the purchase. The existence of this barcode is also a solution to speed up transactions when there are many buyers in the store. After the barcode is attached to the products in the store, employees can use the Loyverse application for financial management and inventory management. Teguh Putra Collection uses the Loyverse application with the following explanation:

To speed up the transaction process in the store, employees will scan from the cellphone to the barcode that has been created, because the price of goods sold in the store is determined based on bar g a i n i n g with the buyer, the e m p l o y e e will manually input the agreed price. After inputting the price, employees can determine the specified purchase method. Whether to use cash or cashless methods with QRIS scans that researchers have also made.

When the purchase process is complete, employees can print shopping receipts automatically, if the supporting tools are available, if the printer is available, this receipt can also be printed directly by Teguh Putra Collection employees. After all the scanning processes until the receipt

issuance is complete. The sales data that has been made will be directly stored in the back office database which must be opened on the Loyverse website. On this Loyverse back office website, there are menus for financial reports, inventory management, employee management and customer management. The Back Office at Loyverse is also guaranteed confidentiality because it can be regulated by anyone who has access. The first feature that Teguh Putra Collection has used is the sales summary.

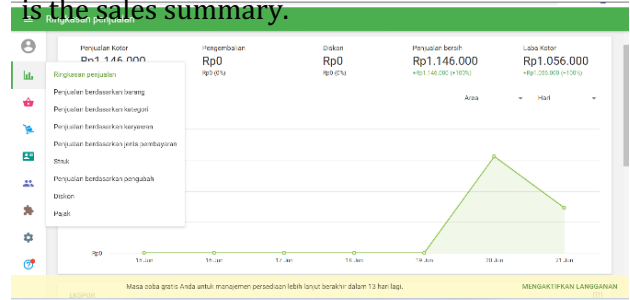


Figure 2. Sales Summary

The sales summary can also be categorized by item, category, employee, or by payment type. Company owners can also see receipts and discounts that have been given in a certain period. The next menu that has been used by shop owners is the inventory management menu. In this menu, owners and employees can manage their inventory automatically and optimally. Stores can immediately order supplies if there is a shortage or even out of stock.

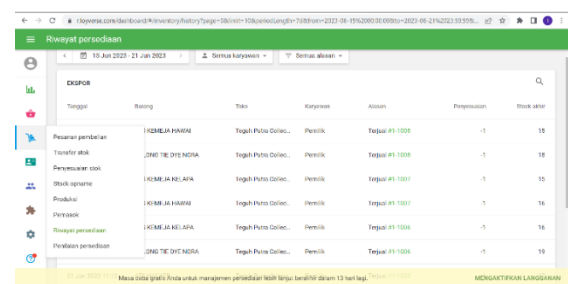


Figure 3. Use of inventory

CONCLUSION

After obtaining the research results and analyzing the data, the following conclusions can be drawn from this research:

1. The financial and inventory information system of the Teguh

Putra Collection store is not efficient, therefore the *Loyverse* application is applied which can streamline the finances and product inventory at the Teguh Putra Collection store.

2. To speed up transactions, the creation of barcodes on Teguh Putra Collection products has proven to be the right solution to speed up transactions when there are many buyers in the store.
3. The payment system at the Teguh Putra Collection store is still not efficient, therefore the *Cashless* payment method using QRIS is also applied so that it can be easier in terms of non-cash transactions at the Teguh Putra Collection store.

SUGGESTION

With the development of the payment system, the Teguh Putra Collection store also found several customers who asked for the payment process to be done *cashlessly*. However, owners and employees have network constraints to connect to *mobile banking* applications and digital wallets. Therefore, the owner utilizes the inn's wifi facility whose signal can be connected if the owner or employee approaches the signal source. This kind of thing indicates that the non-cash payment system at Teguh Putra Collection has not been running effectively. We try to offer to print QRIS codes that are connected to various payment system applications. The way to make QRIS is quite easy, namely registering an account in the *sooltanPay* application which can be downloaded via *Google Playstore*. The next step is to upgrade the account which requires identity and complete data.

After the QRIS creation process in the application is complete, Teguh Putra Collection can immediately use this QRIS as a *cashless* payment method. With the application of QRIS, it is hoped that it will make buyers more comfortable because there is a choice of payment methods other than cash.

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