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IMPLEMENTATION OF THE USE OF QUICK RESPONSE CODE INDONESIAN STANDARD (QRIS) IN FRAUD PREVENTION (CASE STUDY OF KUALA ALAM BUMDES AND SEBAUK BUMDES)

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Abstract

This research is motivated by the implementation of QRIS in Village-Owned Enterprises (BUMDes), which continues to be encouraged through the village financial digitalization program. Although QRIS is designed to be secure, field practices show that fraud can still occur when internal controls are weak. The novelty of this study lies in its analysis of QRIS-related fraud in BUMDes, an area that has not been widely examined, as well as in the evaluation of its compliance with PADG 21/18/2019. This research aims to describe the implementation of QRIS in BUMDes Kuala Alam and BUMDes Sebauk, and to identify potential fraud, operational challenges, and the effectiveness of regulations as fraud prevention measures. The study employs a qualitative method through interviews, observations, and documentation. The results indicate that BUMDes Sebauk implements QRIS in accordance with the regulations, resulting in a low fraud risk, while BUMDes Kuala Alam still has potential fraud risks due to the use of personal QRIS and weak verification procedures. Two fraud indications were found: fund discrepancies and fake transfer proofs. QRIS regulations are adequate, but their effectiveness heavily depends on the internal controls of each BUMDes.

Keywords: QRIS, BUMDes, Fraud, Control Internal, Regulation QRIS

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INTRODUCTION

The rapid advancement of technology today has greatly facilitated the collection of information and the efficient and effective management of resources. The development of digital technology has had a significant impact on various sectors, including the payment system. The digitalization of payment systems is not only experienced by urban communities but has also begun to reach rural areas. The government, together with Bank Indonesia, continues to promote the implementation of non-cash payment systems in order to achieve national economic efficiency, financial inclusion, and support the National Non-Cash Movement (GNNT).

Bank Indonesia, as the payment system authority, also encourages the use of non-cash payment systems through various innovations, one of which is the launch of the Quick Response Code Indonesian Standard (QRIS), a policy introduced by Bank Indonesia. Launched on August 17, 2019, QRIS aims to make domestic QR code payment transactions easier, faster, and more secure. Its nationwide implementation was officially inaugurated on January 1, 2020. QRIS has now become one of the pillars of national payment system policy alongside other innovations such as BI-Fast, the National Payment Gateway (GPN), and digital banking–based payment systems.

The QRIS application is a QR code issued and standardized by Bank Indonesia so that it can be used across all QR-based payment applications such as OVO, GoPay, LinkAja, DANA, Shopeepay, and other mobile banking services. QRIS was introduced to accelerate financial inclusion, simplify transactions, and support the growth of the digital economy, especially among Micro, Small, and Medium Enterprises (MSMEs) and village economic units such as Village-Owned Enterprises (BUMDes). With QRIS, financial transactions can be carried out quickly, easily, and efficiently simply by scanning a single QR code. For BUMDes, which serve as the backbone of village economic development, the implementation of QRIS is an important step toward digitalizing financial systems that are more transparent and accountable.

As a technology-based payment system that is increasingly widespread today, QRIS carries potential risks related to security and privacy in digital transactions. One of the possible risks is fraud, which may occur during digital transactions. Fraud can be committed by anyone, anytime, and anywhere, in line with the concept of the Fraud Triangle, which states that the likelihood of fraud is influenced by Pressure, Opportunity, and Rationalization. Along with the growing use of QRIS, various challenges related to security and privacy in digital

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transactions have also emerged. Cyberattacks such as phishing, QR code replacement, and personal data theft have become increasingly common threats within the digital payment ecosystem, according to Maulana (2020) and Wirawan (2021) in M. Sukarna.

On the other hand, not all rural communities particularly those involved in managing Village-Owned Enterprises (BUMDes) possess adequate digital and financial literacy, making them more vulnerable to fraud. Therefore, it is essential to thoroughly examine how QRIS is implemented and how fraud can be prevented in its application.

In this context, it is important to understand that digital security affects not only consumers but also institutions managing transactions, such as BUMDes. As village economic institutions that play a strategic role in improving community welfare, BUMDes often lack sufficient digital security systems. Limited education and understanding of digital payment systems also contribute to a higher risk of fraud. Mistakes in transaction management, lack of awareness of digital fraud schemes, and minimal data protection procedures become significant challenges that must be addressed so that the use of QRIS can run optimally and not create new vulnerabilities for fraudulent activities.

The limited level of digital and financial literacy, as well as unequal infrastructure distribution, are factors that affect the success of digitalization. If these challenges are not addressed promptly, the implementation of QRIS—which is intended to provide convenience—may instead become a loophole exploited by irresponsible individuals to commit fraud. In addition, it is important to examine the extent to which stakeholders such as village governments, regional governments, and Bank Indonesia contribute by providing guidance and education to rural communities on the safe and wise use of digital financial technology.

This research not only holds academic value in advancing knowledge in the fields of digital payment systems, risk management, and rural economics, but also has practical value as a reference for formulating policies and strategies to support QRIS implementation in other villages. The findings of this study are expected to provide a more comprehensive understanding of real-world dynamics and serve as a foundation for more accurate and responsive decision-making that aligns with local needs. Thus, village financial digitalization through QRIS can truly become an inclusive, safe, and sustainable solution to support comprehensive rural economic development. Ultimately, digital transformation

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is not only about technology adoption but also about building an ecosystem capable of protecting and empowering rural communities as a whole.

Studies on QRIS have so far tended to focus on its implementation in urban MSME sectors, while research discussing the use of QRIS in Village-Owned Enterprises (BUMDes), especially from the perspective of fraud prevention, remains very limited. This indicates a gap in the existing literature that needs to be filled in order to strengthen the foundation of village digitalization, both practically and academically. According to Faisol et al. (2025), who conducted research on fraud in BUMDes, the main factors contributing to fraud are the lack of transparency and oversight. However, their study did not examine the role of digital payment systems such as QRIS in preventing digital fraud. In addition, digital fraud such as QR code forgery or data misuse has rarely been studied, particularly within the context of BUMDes. Therefore, this research seeks to fill this gap by investigating the implementation of QRIS for fraud prevention in BUMDes Kuala Alam and BUMDes Sebauk.

LITERATURE REVIEW

Theoretically, this research is grounded in the Fraud Triangle Theory, a theory developed by Donald R. Cressey in 1953. This theory is used to explain the main factors that drive individuals to commit fraud, particularly within organizations or entities involved in financial transactions. According to Cressey, fraud does not occur suddenly but arises due to three interrelated elements: pressure, opportunity, and rationalization.

Pressure refers to the motivations that push someone to commit fraud, often stemming from economic factors or personal needs. In the context of this study, pressure may arise among consumers who face financial limitations or urgent needs, which may lead them to commit fraudulent acts such as falsifying transfer receipts, using fake QRIS codes, or other forms of manipulation when conducting transactions with BUMDes.

Opportunity refers to conditions or weaknesses within a system that make it possible for fraud to occur. If the BUMDes transaction system remains manual or is not properly digitalized, the opportunity for fraud—whether by external parties or internal actors—becomes greater. QRIS serves as a solution that can minimize this opportunity because all transactions are recorded digitally, making them more transparent and easier to monitor.

Rationalization is the personal justification used by perpetrators to view their fraudulent actions as acceptable or reasonable. For example, consumers may

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feel that deceiving a BUMDes is not wrong because they perceive BUMDes as merely a small village-owned enterprise or believe that no one is directly harmed.

The Fraud Triangle Theory serves as the primary theoretical foundation for this research because it helps explain the motives behind consumer fraud and how BUMDes managers assess and identify potential fraud originating outside their organization. By understanding the three elements of the Fraud Triangle, the researcher can illustrate the subjective perspectives of managers regarding both external and internal fraud risks, as well as the extent to which the use of QRIS can reduce the "opportunity" element within such fraudulent activities.

Theoretical Framework

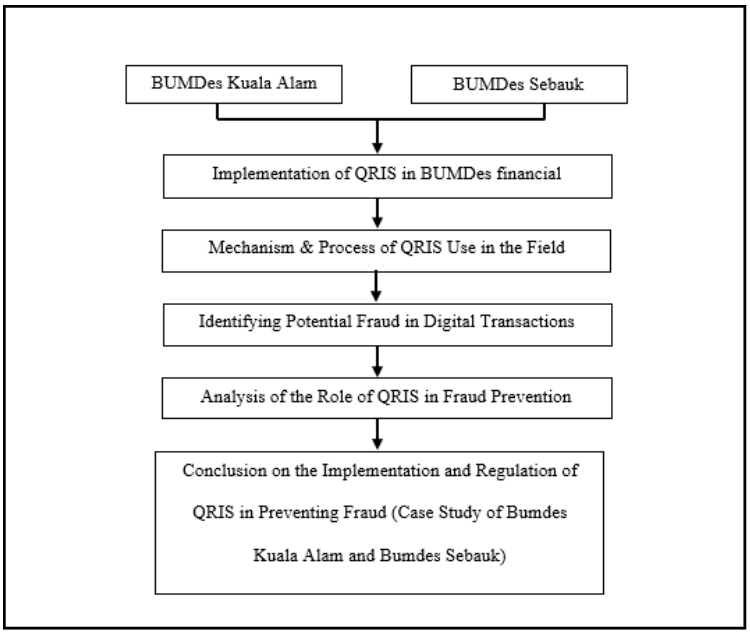

Figure 1.
Theoretical Framework

RESEARCH METHOD

The type of research used in this study is qualitative research. This study aims to gain an in-depth understanding of how BUMDes managers implement the use of QRIS, as well as the efforts taken to prevent fraudulent activities. This approach is used because the researcher seeks to explore the meanings, experiences, and perspectives of the research subjects directly through interviews and documentation, rather than through numerical data or statistics.

This research employs a purposive sampling technique, which is a sampling method in which subjects are intentionally selected based on specific criteria that are considered most relevant to the research objectives. This

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technique is used because not all members of the population possess the information needed to answer the research focus. The samples in this study are the managers of BUMDes Kuala Alam and BUMDes Sebauk who are directly involved in the use of QRIS in transactional activities, such as the BUMDes directors, treasurers, cashier staff, and particularly the managers of the Trade and Services Unit, as well as the Production and Trade Unit.

RESULTS AND DISCUSSION

Data Analysis Results

Descriptive Statistics and Measurement Model Evaluation

Based on the results of observations, interviews, and document analysis conducted at BUMDes Kuala Alam Bandar Jaya and BUMDes Sebauk Gemilang regarding the implementation of QRIS in fraud prevention, the findings of this study are presented as follows:

Implementation of the Use of the Quick Response Code Indonesian Standard (QRIS) in transaction activities at BUMDes Kuala Alam and BUMDes Sebauk

Before discussing each BUMDes individually, it is important to understand that the implementation of QRIS within Village-Owned Enterprises (BUMDes) is part of the adaptation process to the development of financial technology, which is currently being promoted through various national policies. QRIS, as a standardized digital payment system, has been widely used in the trade sector, MSMEs, and public services, including within BUMDes that manage business units at the village level. Its presence is expected to improve transaction efficiency, expand payment access, and strengthen village financial transparency.

However, field conditions show that the implementation of QRIS at the village level does not always proceed uniformly. Each BUMDes has different institutional capacities, human resources, and administrative systems, which influence how QRIS is managed and integrated into daily operations. Therefore, the analysis is carried out separately so that the characteristics, weaknesses, and strengths of each BUMDes can be clearly identified, without generalizing the conditions of both institutions.

This approach is also crucial for understanding the variations in risk potential and fraud that may arise due to differences in governance, task distribution, recording mechanisms, and the digital literacy level of BUMDes administrators. By separating the discussion, this study can provide a more comprehensive picture of how QRIS is implemented in two BUMDes with different operational conditions, and to what extent the implementation supports

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transparency and accountability in village financial management. Presented below is a structured discussion of QRIS implementation in each BUMDes, beginning with BUMDes Kuala Alam and followed by BUMDes Sebauk. Based on the description of QRIS implementation in BUMDes Kuala Alam and BUMDes Sebauk, it can be concluded that both BUMDes have begun implementing digital payment systems since 2023 in response to Bank Indonesia's policy and the mandatory use of QRIS at MSME events. In BUMDes Kuala Alam, QRIS is applied in the trade and service units, managed by the cashier and treasurer, with the use of the director's personal account to facilitate fund withdrawals, although administrative recording remains manual and not fully transparent. Meanwhile, in BUMDes Sebauk, QRIS is used in the production and trade units, managed directly by the director and treasurer through a single official account with a dual-authorization system, although recording practices also remain simple and manual.

Both BUMDes face challenges related to transparency, recording accuracy, and community digital literacy, resulting in QRIS implementation that has not yet been fully optimized in enhancing transaction efficiency and security. Nevertheless, the adoption of QRIS demonstrates the commitment of both BUMDes to pursuing digital transformation and adapting to the development of financial technology, in line with the National Non-Cash Movement (GNNT) agenda and the Village Financial Digitalization Program.

The form of fraud that occurred despite using QRIS in both BUMDes

Analysis using the conceptual framework of POJK Number 12 of 2024 reveals several forms of potential fraud, including the use of QRIS linked to personal bank accounts without cross-monitoring, misuse of digital access, manipulation of manual financial reports, QRIS-related fraud, and the risk of transaction information leakage.

In addition, the implementation of the four anti-fraud pillars prevention, detection, investigation & sanctions, and monitoring & follow-up in both BUMDes remains very minimal, resulting in suboptimal internal control systems. Consequently, QRIS only reduces the risks associated with cash transactions but does not entirely eliminate opportunities for fraud, particularly in the stages of recording, balance management, fund withdrawal, and financial reporting.

These findings emphasize that strengthening internal controls and digital literacy remains essential for preventing irregularities, even when transactions are conducted using digital technology.

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Efforts made by BUMDes Kuala Alam and BUMDes Sebauk to prevent fraud during the implementation of QRIS

The discussion on fraud prevention efforts in the implementation of QRIS at BUMDes Kuala Alam and BUMDes Sebauk is highly important, considering that both BUMDes are currently in a transition phase from traditional transaction systems to digital payment systems. The use of QRIS not only provides benefits such as faster transaction processes, improved service efficiency, and increased accuracy of revenue, but also introduces new risks that must be anticipated through adequate internal controls. Therefore, the analysis in this section focuses on how both BUMDes design, implement, and supervise their QRIS operational processes, which indirectly form their fraud prevention efforts even though they are not yet fully systematic.

In the context of BUMDes, financial management is generally carried out by limited human resources, overlapping roles, and the absence of standardized organizational systems commonly found in formal financial institutions. Such conditions make the implementation of digital systems like QRIS require stricter supervision to prevent potential misuse. This analysis includes aspects of task distribution, authorization mechanisms, recordkeeping, monitoring, and the management's perception of risks associated with QRIS usage.

Obstacles or challenges faced by BUMDes Kuala Alam and BUMDes Sebauk in implementing QRIS

Based on the research findings, the implementation of QRIS in BUMDes Kuala Alam and BUMDes Sebauk faces various challenges, both explicit and implicit, even though operationally QRIS is considered helpful in facilitating transactions. In BUMDes Kuala Alam, the main obstacles relate to administrative aspects, where the use of the director's personal bank account is chosen to simplify fund withdrawals due to lengthy procedures associated with the official BUMDes account. In addition, the absence of routine reconciliations and the use of manual bookkeeping create risks of errors and transaction discrepancies. Technical obstacles also arise from the lack of an official merchant application, resulting in unsystematic transaction verification and documentation. The irregular use of QRIS only during major events causes the management to be less familiar with the procedures, leading to inconsistent documentation. Furthermore, the limited capacity of human resources, with the cashier and treasurer still being university students, contributes to low awareness of digital risks.

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Meanwhile, in BUMDes Sebauk, the challenges in implementing QRIS are more implicit in nature. The absence of a merchant application causes all transactions to be verified solely through screenshots, making documentation and auditing difficult to carry out. The lack of reconciliation also results in transaction records that depend entirely on manual notes without cross-check mechanisms. The non-routine use of QRIS, which becomes intensive only during large events, creates inconsistent operational workflows, while supervision remains centralized under the director, posing risks in the event of leadership turnover. The use of personal devices for QRIS operations further increases the risk of data loss and uncontrolled access. Moreover, the low level of digital risk awareness among the management indicates that their understanding of potential risks in digital transactions is still limited.

Overall, these challenges demonstrate that although QRIS simplifies digital transactions, its effectiveness is still constrained by structural, administrative, technical, and human resource limitations, as well as the lack of adequate internal control mechanisms. The greatest obstacles are not always those that appear on the surface, but rather the underlying weaknesses in oversight and control systems which, if not addressed, may open opportunities for future irregularities.

To reveal whether any fraud findings occurred in the use of QRIS during its implementation process in both BUMDes.

The discussion of findings related to indications of fraud in the use of QRIS at BUMDes Kuala Alam and BUMDes Sebauk is crucial, as digital transactions not only provide convenience but also carry potential risks of irregularities when internal controls are inadequate. QRIS, as a digital payment system, requires strict verification mechanisms to prevent misuse by either internal or external parties. Based on the study, BUMDes Kuala Alam demonstrates indications of fraud, while BUMDes Sebauk has not experienced actual fraud but shows potential risks due to system weaknesses.

An analysis using Donald Cressey's Fraud Triangle theory reveals that fraud arises from three main factors: pressure, opportunity, and rationalization. At BUMDes Kuala Alam, pressure emerges from overlapping roles and the absence of standard operating procedures (SOPs); opportunity is high due to single authorization, manual record-keeping, and centralized access to QRIS; and rationalization is evident in the director's claim over the Rp150,000 funds. In contrast, at BUMDes Sebauk, pressure is relatively low, opportunity is moderate

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due to manual bookkeeping and the absence of SOPs, and rationalization is low because procedures are collectively agreed upon.

The Rp150,000 case at BUMDes Kuala Alam represents an indication of internal fraud in the form of claim manipulation, where the director asserted that the incoming funds belonged to him due to weak procedures and centralized access, although the amount was eventually recorded as BUMDes revenue. Meanwhile, the Rp60,000 case illustrates an indication of external fraud during the Panen Raya event, where a buyer used a fake screenshot as proof of payment, leading the transaction to be marked as completed without verifying the actual balance. The Fraud Triangle analysis shows that the pressure originated from the external perpetrator, the opportunity arose from the lack of balance verification and task separation, and the rationalization stemmed from the perpetrator's belief that the small amount would go unnoticed.

In BUMDes Sebauk, although no fraud has occurred, the system still contains significant vulnerabilities. The reliance on screenshot-based proof, manual bookkeeping, the absence of digital reconciliation, and centralized access to QRIS indicate that the element of opportunity remains high. More routine operations and better digital literacy among the management serve as protective factors; however, without standard operating procedures (SOPs), reconciliation, and internal audits, the risk of fraud persists. Major events continue to be critical points for potential external fraud, while internal irregularities may emerge through falsified records, deletion of small transactions, the use of fake screenshots, and manipulation of monthly reports. Thus, the condition in Sebauk is more accurately described as zero-fraud by circumstance rather than zero-fraud by system.

The impact of fraud indications on BUMDes governance is considerable, as they can reduce community trust, create hesitation among investors, damage institutional reputation, trigger internal conflict, lead to inaccurate financial reporting, and complicate future audits. Therefore, both BUMDes Kuala Alam and BUMDes Sebauk require formal SOPs, routine reconciliation, and independent oversight to ensure that QRIS implementation operates securely and accountably.

CONCLUSION

This study concludes that the implementation of QRIS in BUMDes Kuala Alam and BUMDes Sebauk has been carried out, although the quality of execution shows significant differences. BUMDes Sebauk is more prepared and

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more orderly in applying QRIS because it uses an institutional account, has a stronger internal control system, and conducts transaction recording consistently. In contrast, BUMDes Kuala Alam still faces governance weaknesses, particularly due to the use of a personal QRIS account and the absence of transaction verification SOPs, which increases the risk of mismanagement and potential fraud. This study has several limitations, including reliance on interview data and internal documentation that may introduce bias, as well as a limited scope involving only two BUMDes, making the findings not fully generalizable. Additionally, the analysis of internal control systems remains descriptive without quantitative testing.

Based on these findings, this study recommends that BUMDes ensure the use of institutional-based QRIS accounts for financial transparency, strengthen internal control through segregation of duties, transaction authorization, and real-time balance verification, and enhance the digital literacy of management through regular training. Village governments and BUMDes facilitators are also expected to increase monitoring to ensure that digital payment SOPs are implemented consistently. With these measures, QRIS implementation can operate more optimally, and the risk of fraud can be minimized.

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