

***APPLICATION OF QUICK RESPONSE CODE INDONESIAN
STANDARD (QRIS) IN FRAUD PREVENTION
(CASE STUDY OF BUMDES KUALA ALAM AND BUMDES
SEBAUK)***

Student Name : Cahaya Putri Nadila
Student ID Number : 5304221444
Supervisor : Husnul Muttaqin, S.E., M.Ak

ABSTRACT

This research is motivated by the implementation of QRIS in Village-Owned Enterprises (BUMDes), which is continuously promoted thru the village financial digitalization program. Although QRIS is designed to be secure, field practices show that the potential for fraud can still occur if internal controls are weak. The novelty of this research lies in the analysis of QRIS fraud in BUMDes, which has not been widely studied until now, and in the evaluation of its implementation's compliance with PADG 21/18/2019. This research aims to describe the implementation of QRIS at BUMDes Kuala Alam and BUMDes Sebauk, as well as identify potential fraud, operational constraints, and the effectiveness of regulations as fraud prevention. The research uses a qualitative method thru interviews, observation, and documentation. The research results show that BUMDes Sebauk implements QRIS according to regulations, resulting in a low risk of fraud, while BUMDes Kuala Alam still has potential for fraud due to the use of personal QRIS and weak verification procedures. Two indications of fraud were found: a fund discrepancy of Rp150,000 and a fake transfer proof of Rp60,000. QRIS regulations are adequate, but their effectiveness heavily relies on the internal controls of each BUMDes.

Keywords: QRIS, BUMDes, fraud, internal control, QRIS regulatio