

Alignment between the Obligation to Accept Rupiah in Cash as a Legal Means of Payment and the use of Digital Payment Technology in Msmes in Lebakgede Village, Coblong District, Bandung City

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ABSTRACT

Currently, cash payments are often no longer possible at some merchants. On the other hand, the use of digital payment technology also needs to be optimized. Based on this, it is necessary to review how to align the implementation of the obligation to accept Rupiah as legal tender and the use of digital payment technology among MSMEs in Lebakgede Village, Coblong District, Bandung City. This study employs an empirical legal method, using a qualitative approach through interviews, field observations, and a literature review. It found that, despite the increasing adoption of digital payments such as QRIS and e-wallets, the majority of MSMEs still rely on cash payments to support daily cash flow, due to limited digital literacy. All MSMEs comply with the legal obligation to accept Rupiah, but their understanding of legal sanctions is not uniform. The results of the study indicate that integrating digital and cash payment systems goes hand in hand with meeting economic needs and complying with the law. Education, training, administrative fee subsidies, and policy dissemination are needed so that MSMEs can adapt optimally without neglecting consumer rights and the sovereignty of the Rupiah. The main recommendation is for the government and MSMEs to collaborate on ongoing mentoring and on improving digital infrastructure to accelerate fair and sustainable financial inclusion.

Keywords: Cash; Digital Payments; MSMEs; Rupiah.

INTRODUCTION

Micro, Small, and Medium Enterprises (MSMEs) play a central role in the Indonesian economy. According to Law Number 20 of 2008, MSMEs are productive businesses owned by individuals or business entities that meet specific criteria based on net assets, sales volume, and business ownership. ¹MSMEs in Indonesia number over 65 million businesses and are key employment absorbers and driving pillars of national economic growth. The MSME sector is also highly adaptive to economic and social changes, driving product and service innovations aligned with local community needs. The strategic role of MSMEs demands strong regulatory support, including in their business transaction payment systems. ²

In economic activity, payment instruments play a fundamental role in conducting transactions between businesses and consumers. Payment instruments can be cash (banknotes and coins) or non-cash, such as debit/credit cards, interbank transfers, or digital instruments like e-wallets and QRIS. ³Technological advances have driven innovations in payment instruments, making transactions easier, faster, and more efficient. With the variety of payment instruments available, MSMEs must be able to select and adapt to diverse consumer

¹Law of the Republic of Indonesia Number 20 of 2008 concerning Micro, Small, and Medium Enterprises.

²Syafruddin, Amiruddin. State Administrative Law: An Introduction. Jakarta: PT Raja Grafindo Persada, 2018, pp. 21-22.

³Law of the Republic of Indonesia Number 7 of 2011 concerning Currency.

preferences. This also requires an adequate understanding of the law to ensure that the use of payment instruments does not pose legal or business risks.⁴

The Rupiah is legal tender in Indonesia under Law Number 7 of 2011 concerning Currency. This law explicitly mandates the use of Rupiah for all payments, settlement of obligations, and other financial transactions conducted within the territory of the Republic of Indonesia.⁵ Every business actor, including MSMEs, is required to accept Rupiah and may not refuse to accept it unless there is doubt about its authenticity. Criminal sanctions are also stipulated for violations of this obligation to maintain financial system stability and national economic sovereignty. This affirmation of the obligation serves as a legal protection tool and affirms the country's economic sovereignty amid current economic globalization. This regulation also serves as an important basis for monitoring and enforcing transaction administration compliance across all business sectors, including MSMEs.⁶

According to legal experts, the obligation to accept Rupiah is not merely administrative but also reflects state sovereignty, as outlined in the Currency Law's objectives and considerations.⁷ The Rupiah is a symbol of nationality and a unifying instrument for the national financial system. Mirza Adityaswara, Senior Deputy Governor of Bank Indonesia, emphasized the importance of outreach and education to ensure businesses fully understand this legal norm. Takdir Rahmadi has also, through Supreme Court decisions, strengthened the legal interpretation of the absolute obligation to accept Rupiah in transactions in Indonesia.⁸ This compliance also reflects orderly state administration and guarantees legal certainty for the wider community. Legal protection for Rupiah users in Indonesia strengthens the foundation of the payment system and strengthens public trust in the national economy.⁹

The current digital transformation has brought about significant changes in people's payment patterns, including in the MSME sector. The use of digital payment systems such as QRIS, e-wallet applications, and bank transfers is increasingly widespread. Studies show that MSMEs' use of digital payments can increase efficiency, facilitate transactions, and expand their business reach.¹⁰ The adoption of digital payment technology also encourages the creation of a more transparent and accountable cashless transaction culture. However, MSMEs must continue to pay attention to the legality and security aspects of using digital payment instruments to ensure they do not conflict with applicable laws and regulations.¹¹

Expert opinions and contemporary legal research highlight the phenomenon in which digital payment methods do not entirely replace cash but coexist with it.¹² In fact, the implementation of digital payment systems in MSMEs has driven business revitalization, expanded financial inclusion, and provided consumers with more diverse payment options, as long as the legal principle of using the Rupiah remains upheld.¹³ The collaboration between cash and digital payments creates flexibility, adapting to consumer needs and the varying levels of technological adaptation within society. This synergy not only reflects the dynamics of the digital economy but also underscores the urgency of updating state administrative regulations in the payment system.¹⁴

Lebak Gede Village, Coblong District, Bandung City, illustrates the dynamics of a rapidly growing local economy, supported by a strategic environment close to educational, business, and technology centers. The implementation of payment policies and the optimization of digital technology in this area are relevant to study

⁴Hadjon, Philipus M., and Tatiek Sri Djatmiati. *Legal Argumentation: State Administrative Law*. Yogyakarta: Gadjah Mada University Press, 2005, p. 67.

⁵Ibid., p. 69.

⁶Harjono, Jimly Asshiddiqie. *The Indonesian Constitution and Constitutionalism*. Jakarta: Sinar Grafika, 2010, p. 118.

⁷Ibid., p. 119.

⁸Rahmadi, Takdir. "Enforcing the Obligation to Accept Rupiah as Official Currency." *Journal of Law and Development*, Vol. 50, No. 4, 2020, p. 440.

⁹Ibid., p. 445.

¹⁰Pratama, Dimas. "Digitalization of MSME Payment Systems: Challenges and Opportunities." *Journal of Business Law*, Vol. 9, No. 1, 2022, p. 82.

¹¹Ibid., p. 86.

¹²Permata, Ni Luh Putu. "Digital Payment Integration in MSMEs in Indonesia." *Journal of Public Administration*, Vol. 14, No. 2, 2023, p. 92.

¹³Ibid., p. 98.

¹⁴Ibid., p. 100.

to identify optimal synergies between legal regulations and technological developments, and to strengthen the MSME sector as a driver of regional economic growth. Field studies of MSMEs in this region can provide a concrete portrait of legal compliance practices amidst technological and economic disruption.

Based on the above description, this study will analyze how MSMEs can optimize the adoption of legal and efficient payment instruments in the digital era while still fulfilling their legal obligation to accept Rupiah and utilizing modern payment technology.

METHOD

This study adopted an juridical method with a qualitative approach to evaluate the implementation of the obligation to accept the Rupiah as legal tender and the optimization of MSMEs' use of digital payment technology in Lebak Gede Village. Primary data were collected through in-depth interviews and field observations. In contrast, secondary data were obtained from a review of the latest literature over the past three years, including primary and secondary legal materials such as laws and regulations, Bank Indonesia regulations, and academic sources in the form of relevant books and scientific journals. Data analysis was conducted descriptively to integrate normative legal principles and empirical realities in the field, thereby providing a comprehensive picture of the implementation of legal obligations and the adaptation of digital payment technology by MSMEs. This approach allows for a deep understanding of the relationship between formal regulations and MSME business practices in a contextual manner. The research findings are expected to make a significant contribution to the development of effective educational policies and strategies to support legal compliance and payment innovation in the MSME sector.

DISCUSSION

Evolution of Payment Systems

Payment Systems continue to evolve as money evolves, driven by three main factors: technological innovation and business models, societal traditions, and authority policies. Before the advent of money as we know it, people used the barter system as their primary means of conducting economic transactions. Humans then shifted to developing the concept of commodity money, namely, basic goods with intrinsic value and widely needed in everyday life. Salt, tea, tobacco, grains, and even livestock were used as a means of exchange in societies between 900 and 6000 BC. The development of agricultural culture also encouraged the use of agricultural products such as wheat and vegetables as informal means of payment.

Around 1200 BC, more uniform and recognizable forms of primitive money emerged, such as shells or animal skins. A major revolution in payment systems occurred with the introduction of paper money. Sweden was the first country in Europe to issue paper money officially in 1661. Generally, payment systems can be classified into two broad categories: cash and non-cash. Cash systems use fiat money in the form of coins and banknotes. In contrast, non-cash payment systems encompass a variety of instruments, such as debit cards, credit cards, ATMs, checks, giro bills, interbank transfers, and electronic money.

In Indonesia, the development of payment instruments has shown significant progress. The transformation from a cash-based system to a cashless system continues alongside technological advancements. This phase involves transitioning from paper-based methods to faster, more efficient electronic systems. Innovations in digital payment systems, such as QRIS, and in digital banking services have also accelerated changes in people's transaction patterns. This transformation reflects not only technological advancements but also the monetary authorities' strategy to promote economic efficiency.¹⁵

Implementation of the Obligation to Receive Rupiah

The obligation to use and accept Rupiah in every transaction within the territory of the Unitary State of the Republic of Indonesia is mandated by Law Number 7 of 2011 concerning currency, specifically Article 21. This

¹⁵ Bank Indonesia, "System Payments", 2020, (<https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx>), accessed 07/24/2025.

article states that everyone must use Rupiah for transactions conducted within the territory of the Unitary State of the Republic of Indonesia. This obligation covers various forms of transactions, such as payments, settlement of other obligations that must be fulfilled with money, and other financial transactions.¹⁶ This means that if someone pays with genuine and circulation-worthy Rupiah, the recipient may not refuse. Refusing payment in Rupiah without a valid reason is a violation of the law and may be subject to sanctions. Furthermore, the Prohibition on Refusing Rupiah is regulated in Article 23 of the Currency Law, which states that:¹⁷

- (1) Every person is prohibited from refusing to accept Rupiah, which is intended as payment or to settle obligations that must be fulfilled with Rupiah, and/or for other financial transactions in the territory of the Unitary State of the Republic of Indonesia, except because there is doubt about the authenticity of the Rupiah.
- (2) The provisions referred to in paragraph (1) do not apply to payments or settlements of obligations in foreign Currency that have been agreed in writing.

From these provisions, it can be concluded that everyone is required to accept Rupiah in transactions within Indonesia, unless there is a valid reason, such as suspicion that the Currency is counterfeit. Exceptions are also made if a prior written agreement has been reached regarding the use of foreign Currency in certain transactions.

The use of the Rupiah currency is also regulated in Article 1 of Bank Indonesia Regulation (PBI) Number 17/3/PBI/2015 concerning the Obligation to Use the Rupiah in the Territory of the Unitary State of the Republic of Indonesia. Further provisions in Articles 2 and 3 state that the obligation to use the Rupiah applies to all transactions, both cash and non-cash. These transactions include payments, cash-settled obligations, and other financial transactions, including Rupiah deposits in various forms and amounts. This policy is intended to strengthen the sovereignty of the national Currency and maintain the stability of the domestic financial and monetary system.

The Reality of MSME Practices in Lebakgede Village in Managing Cash and Digital Payments

The payment methods used by MSMEs in Lebak Gede are diverse, including both cash and digital. Nearly all MSMEs accept cash payments, while digital payment integration is commonplace through interbank transfers, QRIS, and e-wallets. However, cash *flow* continues to dominate capital turnover because most business owners rely on cash for operational and family needs, which aligns with microeconomic theory that money primarily serves as a medium of exchange and a means of direct payment to meet primary needs.¹⁸ This is reinforced by data showing that some business owners prefer cash for immediate capital use. In contrast, digital use often faces obstacles such as signal strength, administrative fees, or delays in disbursement.

According to the principle of legality in state administrative law, all implementation of business actors' obligations and rights must be based on explicit and written regulations.¹⁹ Law Number 7 of 2011 concerning Currency requires that all transactions within the territory of the Republic of Indonesia must use Rupiah, and business actors are prohibited from refusing cash payments in Rupiah unless there is a valid reason, such as doubt about the authenticity of the money. Empirical data show that all MSMEs in Lebak Gede have never refused cash payments for any reason. This fact indicates good legal awareness among MSME actors. However, their knowledge of sanctions for violating the obligation to accept Rupiah remains minimal, as evidenced by many who are unaware of the administrative and criminal sanctions stipulated in Article 33 of the Law.²⁰

Sanctions for businesses that refuse to accept the Rupiah are strictly regulated by the Currency Law, with the threat of imprisonment and fines. Philipus M. Hadjon's theory of strengthening state administrative law emphasizes that sound legal norms must not only be complied with but also understood and supported by education and consistent law enforcement.²¹ At the local level, as reflected in Lebak Gede, the acceptance of

¹⁶ Law No. 7 of 2011, Op. Cit.

¹⁷ Ibid.

¹⁸ Mankiw, N. Gregory. Introduction to Microeconomics, Third Edition. Jakarta: Salemba Empat, 2007, pp. 83-84.

¹⁹ Hadjon and Djatmiati, op. cit., p. 67.

²⁰ Law No. 7 of 2011, Op. Cit.

²¹ Hadjon and Djatmiati, op. cit., p. 90.

cash payments is often not based on an understanding of legal regulations but rather on practical economic needs, namely to facilitate the circulation of money and meet daily needs.²²

Cash-flow-oriented small MSMEs rely heavily on direct cash inflows to maintain business continuity and meet household needs. As Mankiw points out in microeconomic theory, cash remains the most liquid asset, supporting smooth daily consumption and investment. Therefore, MSMEs prefer not to rely entirely on digital systems but are gradually adopting *digital payments* to accommodate new consumer groups accustomed to cashless transactions.

In addition to cash flow, MSMEs face obstacles to adopting digital payments, including limited understanding, transaction administration costs, signaling and disbursement issues, and concerns about security and access to digital balances. Amiruddin Syafruddin's book states that optimal implementation of state administration functions must provide legal certainty and easy access to technology to expand the reach of public services.²³ Therefore, MSMEs request training, outreach, simplified administrative regulations, and subsidies to cover the costs of digital payment administration and ensure optimal integration of the two payment systems. In this regard, the government serves not only as a regulator but also as an administrator, responsible for providing public services. In state administrative law, authority is a fundamental, legitimate instrument that legitimizes every government action. The government cannot act without a clear legal basis, and statutory regulations must grant this authority, set out rights and obligations, and carry legal consequences.²⁴ Furthermore, the principle of *good governance* requires that the government exercise its authority not only normatively but also in accordance with the General Principles of Good Governance (AUPB).²⁵ Therefore, providing training and outreach and subsidizing administrative costs are legitimate government actions and must be accounted for, especially if they have a direct impact on citizens' rights to access an inclusive payment system.

The reality in Lebak Gede demonstrates that collaboration between cash and digital payments is not only for legal compliance, but also for economic needs and business convenience. Field experience demonstrates the greater flexibility and adaptability of MSMEs in managing both payment methods, as long as cash *flow* is maintained and digital payment processes are facilitated through guidance and increased digital literacy. This aligns with Dimas Pratama's research, which highlights the importance of education and guidance for MSMEs as prerequisites for effective digitalization of payment systems in the micro and small sectors.²⁶

Potential Legal and Social Issues in the Obligation to Accept Rupiah and Adapt to Digital Payments

Changing times have brought about changes in people's ways of thinking, as they adapt to technological and information developments. As payment mechanisms must continually accommodate fast, secure, and efficient fund transfers, innovations in payment technology are emerging rapidly.

However, this progress is not necessarily enjoyed equally. Some people, such as the elderly, parents who are not yet familiar with technology (*gaptek*), or citizens who face technical obstacles, such as disruptions to mobile banking, actually experience difficulties accessing digital payment systems. This condition indicates the potential for unequal access to digital payment services. This condition indicates the potential for a digital divide, characterized by limited access to technology, which becomes an obstacle to the emergence of digital inequality.²⁷ Therefore, when technology becomes dominant in everyday life, including in payment systems, people without adequate devices, knowledge, or internet access will be socially and economically marginalized. Therefore, when business actors accept only digital methods, they indirectly violate the public's right to use a legally valid means of payment, namely, cash in Rupiah. This contradicts the principle of legality as stipulated in Article 23, paragraph (1) of Law Number 7 of 2011 concerning Currency. Therefore, the practice of refusing cash without a valid legal basis can be categorized as a denial of legal obligations and may create unequal access to economic

²² Syafruddin, Op.Cit., p. 35.

²³ Ibid., p. 73.

²⁴ Galang Asmara (et.al.), State Administrative Law, Rajawali Press, Jakarta: 2022, pp. 69–73.

²⁵ I Nyoman Gede Remaja, State Administrative Law, Ganesha University of Education, Singaraja: 2017, p. 20.

²⁶ Pratama, op. cit., p. 85.

²⁷ Annaera Arastha (et.al.), "Overcoming the Digital Divide: Realizing Inclusion and Participation of Indonesian Society Through E-Government", Journal of Social Studies Education, Vol. 17, June 2025, p. 88.

services.

MSMEs' Hopes for Improving Rupiah Compliance and Optimizing Digital Payments

Lebak Gede Village, Coblong District, Bandung City, is an area with significant MSME activity. Micro, small, and medium enterprises (MSMEs) in this area focus on food, services, and retail. Survey results show that the majority of MSMEs still rely heavily on cash transactions for their daily operations. This is due to daily *cash flow needs* and immediate family needs. Although digital payment systems such as QRIS and bank transfers are being implemented, their use remains limited and gradual. This situation indicates that MSME transaction patterns in Lebak Gede are heavily influenced by culture and practical economic needs. They prioritize convenience and speed in managing their business capital. Therefore, cash payment systems remain the primary choice and cannot be entirely replaced by digital methods.

Legally, Law Number 7 of 2011 on Currency clearly stipulates the mandatory acceptance of Rupiah as legal tender. Article 21 stipulates that Rupiah must be accepted as payment for all transactions within the territory of the Republic of Indonesia. Meanwhile, Article 23 prohibits the refusal to accept Rupiah unless there is doubt about the Currency's authenticity.²⁸ This law is the primary foundation for maintaining monetary stability and the national payment system as part of state sovereignty.²⁹ MSMEs, as business actors, are obliged to comply with these provisions when conducting transactions in the domestic market. However, MSMEs' understanding of the details of the administrative and criminal sanctions under this regulation remains widely varied. Therefore, ongoing mentoring and education are needed to foster their legal awareness. This will be key to realizing an orderly and effective payment system.

From the perspective of state administrative law, the principles of legal certainty and compliance are key pillars that all business actors must adhere to. These principles emphasize that every state administrative action must be explicit and consistently applied to ensure legal protection and order. The government, as the regulator, needs to effectively disseminate information to ensure that MSMEs fully understand and implement the obligation to accept Rupiah.³⁰ The principle of utility requires that legal provisions not only be binding but also provide the most significant benefit. Payment system regulations must ensure smooth transactions with minimal risk for both MSMEs and the state.³¹ Therefore, MSME compliance with legal obligations should be seen as a synergy between state protection and business convenience. This will support the creation of a healthy and sustainable business climate.

From a microeconomic perspective, cash remains vital for MSMEs, especially small-scale ones. Its high liquidity and widespread access make cash a convenient primary means of payment. Mankiw's theory emphasizes that cash serves as a medium of exchange, facilitating daily business transactions and meeting household consumption needs.³² MSMEs in Lebak Gede continue to rely on steady cash flow to meet both working capital and family needs. This is a strong reason why digital payments have not yet entirely replaced cash transactions. However, the digitalization trend is slowly gaining acceptance alongside infrastructure advancements and greater business awareness. The combination of these two payment methods is the most relevant characteristic to the local socio-economic conditions.

Digital payment technology offers tangible benefits, such as more structured transaction recording and a reduced risk of losing physical cash. Furthermore, digital methods expand market access, enabling cashless transactions. The main obstacles to MSMEs adopting digital methods include limited internet infrastructure, administrative costs, and a lack of digital literacy. Inefficient disbursement mechanisms are also a significant barrier. MSMEs have high hopes for government support in the form of training, subsidies for digital transaction fees, and improvements to digital infrastructure. These solutions accelerate the adoption of digital payments in daily business activities.³³

²⁸ Law No. 7 of 2011, Op.Cit.

²⁹ Harjono, Op.Cit., p. 75-78.

³⁰ Syafruddin, Op.Cit., p. 102-205.

³¹ Hadjon and Djatmiati, Op.Cit., p. 120-123.

³² Mankiw, op. cit., pp. 83-85

³³ Pratama, op. cit., pp. 82-27

In response to these expectations, the government has taken strategic steps to launch a digital *platform* called *Digipay*, which officially and securely connects MSMEs online. *Digipay* is not just a transaction channel but also an educational tool to ensure compliance with the legal obligations of the Rupiah and digital payment systems. This program aims to facilitate MSME access to the digital market and strengthen the administrative and regulatory aspects of state finances.³⁴ Furthermore, another influential government program is *the MSME Level Up 2024 program* from the Ministry of Communication and Informatics, which focuses on digital transformation in marketing and payments. This program offers training, mentoring, and subsidies for digital transaction fees, which are expected to overcome operational and educational barriers for MSMEs.³⁵

The regulations underlying this system include Law Number 7 of 2011 and Bank Indonesia Regulation No. 7/2011 concerning Digital Payment Systems. The government regularly conducts outreach and supervision to ensure that MSMEs understand their obligations to accept Rupiah and the optimal benefits of digital payment technology. This ensures legal compliance in line with technological advances, which are expected to minimize the risk of financial loss in transactions. From an economic perspective, digitalization of the payment system makes MSMEs more productive, efficient, and provides broader market access. However, the government recognizes that cash payments still play a crucial role and must synergize with digitalization to ensure the survival and growth of micro-enterprises.³⁶

MSMEs' expectations are explicitly focused on the quality of government technical assistance, ongoing field learning, and the simplification of digital regulations, such as QRIS registration, to facilitate easier access. Incentives in the form of waivers or reductions of digital payment administration fees are also eagerly awaited. Furthermore, technical issues such as the provision of a reliable and equitable internet network are urgently needed. The government is expected to collaborate closely with financial technology providers to ensure digital solutions continue to grow inclusively without diminishing the vital role of cash payments. Bank Indonesia plays a central role in overseeing this system and ensuring the smooth integration of programs. Strengthening local governments down to the village level is crucial as the spearhead of direct service and education for MSMEs. Personal mentoring strengthens business actors' awareness and helps overcome technical obstacles. Integrated support from infrastructure, regulations, outreach, and training will build optimal synergy between cash and digital payments. This combination is guaranteed to be a real, flexible, and suitable solution for socio-economic conditions on the ground. Thus, MSMEs can grow sustainably while contributing to strengthening national financial inclusion and Rupiah sovereignty.

Closing

Technological advancements have significantly transformed payment systems in the MSME sector, particularly in Lebak Gede Village, Bandung City. Despite the increasing adoption of digitalization methods such as QRIS, cash remains the dominant choice due to the need for fast cash flow and limited digital infrastructure. This study shows that the duality of cash and digital payment systems operates simultaneously and complements each other in economic transactions by MSMEs.

From a legal perspective, Law Number 7 of 2011 explicitly requires acceptance of Rupiah in all transactions within the territory of the Republic of Indonesia. The implementation of this norm serves not only as an administrative mandate but also as a symbol of economic sovereignty and a guarantee of legal protection for the community. However, the level of understanding of this normative aspect among MSMEs remains limited and uneven, creating the potential for unnoticed violations.

The government, as the holder of administrative authority, plays a crucial role in ensuring optimal and inclusive

³⁴ Siska Nadia, "Digipay as an Online Store Solution Between the Government and MSMEs," Directorate General of Treasury, Ministry of Finance, Republic of Indonesia, December 21, 2021, accessed July 21, 2025,

<https://www.djkn.kemenkeu.go.id/kpkn1-pontianak/baca-artikel/14527/digipay-sebagai-solusi-toko-online-antara-pemerintah-dengan-umkm.html>.

³⁵ Ministry of Communication and Informatics, "Indonesian MSMEs Are Getting Stronger, Level Up 2024 Program Ready to Drive Business Digitalization," 2024, accessed July 21, 2025,

<https://www.komdigi.go.id/berita/ekonomi-digital/detail/umkm-indonesia-makin-kuat-program-level-up-2024-siap-dorong-digitalisasi-bisnis>.

³⁶ Bank Indonesia, Rupiah Management and Systems Digital Payments, 2023.

integration of the payment system. Training, outreach, regulatory simplification, and digital transaction fee subsidies are concrete manifestations of the government's obligation to perform public service functions in accordance with the principle of legality and good governance (AUPB). Furthermore, an educational approach should be prioritized to foster legal awareness among businesses of their obligation to accept the Rupiah as legal tender.

Therefore, it is recommended that the central and regional governments strengthen synergies with MSMEs through ongoing mentoring programs that are responsive to local needs. The digitalization of payment systems must continue to take into account the social context and not replace the vital role of cash payments, which remain relevant. Integrating these two systems, supported by appropriate legal policies and public education, will lay a strong foundation for creating a fair, efficient, and sustainable national payment system.

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