Encouraging the Use of Digital Payment Systems By QRIS Among Traditional Market Traders

Mendorong Penggunaan Sistem Pembayaran Digital Melalui QRIS di Kalangan Pedagang Pasar Tradisional

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ABSTRACT

Digital transformation in the payment system is one of the important factors in improving transaction efficiency in traditional markets. Quick Response Code Indonesian Standard (QRIS) has been introduced as a digital payment solution that can be applied in various sectors, including traditional markets. However, the adoption of QRIS by market traders still faces various challenges, such as low digital literacy, limited devices, and resistance to changes in the transaction system. This study aims to analyze the level of understanding and readiness of Segiri Market traders in adopting QRIS, as well as evaluate the effectiveness of training and mentoring in increasing the adoption of this digital payment system. The methods used in this study include socialization, training, and simulation of QRIS transactions to market traders. The pre-test and post-test results showed a significant increase in merchants' understanding and readiness to use QRIS, with the willingness to adopt increasing from 40% to 90%. In addition, increased convenience in digital transactions and frequency of QRIS usage also showed a positive trend after the intervention. The conclusion of this study is that continuous education and mentoring is essential in driving QRIS adoption in traditional markets. Collaboration between the government, banks, and financial service providers is needed to ensure the sustainability of digital payment implementation in the traditional trade sector.
Keywords: Traditional Market, QRIS, Digitalization, Digital Payment, Financial Literacy

ABSTRAK

Transformasi digital dalam sistem pembayaran merupakan salah satu faktor penting dalam meningkatkan efisiensi transaksi di pasar tradisional. Quick Response Code Indonesian Standard (QRIS) telah diperkenalkan sebagai solusi pembayaran digital yang dapat diterapkan di berbagai sektor, termasuk pasar tradisional. Namun, adopsi QRIS oleh pedagang pasar masih menghadapi berbagai tantangan, seperti rendahnya literasi digital, keterbatasan perangkat, dan resistensi terhadap perubahan sistem transaksi. Penelitian ini bertujuan untuk menganalisis tingkat pemahaman dan kesiapan pedagang Pasar Segiri dalam mengadopsi QRIS, serta mengevaluasi efektivitas pelatihan dan pendampingan dalam meningkatkan adopsi sistem pembayaran digital ini. Metode yang digunakan dalam penelitian ini meliputi sosialisasi, pelatihan, dan simulasi transaksi QRIS kepada para pedagang pasar. Hasil pre-test dan post-test menunjukkan adanya peningkatan yang signifikan terhadap pemahaman dan kesiapan pedagang dalam menggunakan QRIS, dengan kemauan untuk mengadopsi meningkat dari 40% menjadi 90%. Selain itu, peningkatan kenyamanan dalam bertransaksi digital dan frekuensi penggunaan QRIS juga menunjukkan tren yang positif setelah intervensi. Kesimpulan dari penelitian ini adalah bahwa edukasi dan pendampingan yang berkelanjutan sangat penting dalam mendorong adopsi QRIS di pasar tradisional. Kolaborasi antara pemerintah, bank, dan penyedia jasa keuangan diperlukan untuk memastikan keberlanjutan implementasi pembayaran digital di sektor perdagangan tradisional.
Kata kunci: Pasar Tradisional, QRIS, Digitalisasi, Pembayaran Digital, Literasi Keuangan

1. INTRODUCTION

Segiri Market is one of the largest traditional markets in Samarinda, East Kalimantan. This market is a trading center for the local community that sells a variety of needs, ranging from staples to local products typical of the region. As a busy and strategic market, Segiri Market plays an important role in supporting the local economy. However, in the midst of the rapid development of digital technology, this market still faces challenges in terms of payment systems that mostly rely on cash transactions. Most traders in Segiri Market still rely on cash payments for daily transactions. While cash transactions have their advantages, such as not requiring any special technology or infrastructure, this method also brings some limitations. Merchants who only accept cash payments often experience difficulties in terms of security, limited accessibility for buyers who do not carry cash, and lack of transparent record keeping for accounting purposes. As found in a study by Alamsyah and Aziz (2021), cash payment systems in traditional markets often carry the risk of theft as well as difficulties in tracking transactions that can have an effect on merchants' cash flow (Alamsyah & Aziz, 2021).

At the same time, the Government of Indonesia through Bank Indonesia and several related institutions, has encouraged the use of digital payment systems by introducing QRIS (Quick Response Code Indonesian Standard). QRIS enables easier, faster and safer digital payments through smart phones. QRIS provides benefits for traders in traditional markets, such as reducing the risk of losses due to counterfeit money, speeding up transactions, and providing convenience in recording transactions automatically (Sari, 2020). In addition, payments using QRIS also make it easier for buyers who do not carry cash to still make purchases using digital balances from various payment platforms. However, despite the huge potential of QRIS, its adoption in traditional markets such as Segiri Market is still relatively low. One of the main factors hindering the use of QRIS is the lack of digital understanding and skills among market traders. According to Sutrisno (2020), many traditional market traders feel anxious about new technology and prefer to stick with the traditional payment systems they are already familiar with. This can occur due to a lack of understanding of the benefits of technology and fear of potential costs or processes that are considered complicated (Sutrisno, 2020).

In this context, greater efforts are needed to encourage and facilitate the use of digital payment systems through QRIS in Segiri Market. Therefore, it is important to conduct community service that can assist market traders in understanding the benefits and how to use QRIS, as well as provide the training needed to ease the transition to a digital payment system. Dewi (2021) also mentioned that training that focuses on practical and hands-on aspects can make it easier for market traders to adapt to the use of digital payments (Dewi, 2021).This community service program aims to encourage the use of digital payment systems through QRIS in Segiri Market in a way that is practical and easily accepted by traders. In this program, training will be conducted on how to register and use QRIS, as well as an introduction to various digital payment platforms that can be used by merchants. In addition, merchants will also be given an understanding of the long-term benefits they can gain by adopting digital payments, such as speeding up transactions, increasing security, and opening up wider market opportunities through online promotions. Rahayu (2020) showed that QRIS socialization and training had a significant impact on technology adoption by market traders (Rahayu, 2020).

The approach taken in this service program is to directly involve Segiri Market traders in training, and provide ongoing assistance. With an approach based on practitioner experience and the real needs of traders, it is hoped that they can more easily adopt QRIS technology in their daily transaction activities. Junaidi (2021) revealed that the involvement of practitioners in the learning process can increase teaching effectiveness and accelerate technology adoption by market traders (Junaidi, 2021).This program will also involve various related parties, such as banking or fintech institutions that provide QRIS services, as well as government agencies that have a role in supporting the digitization of payment systems in the trade sector. This collaboration between various parties is expected to create an ecosystem that supports a smooth transition towards the use of digital payment systems in Segiri Market. Tari (2019) suggests that collaboration between institutions is essential to accelerate the implementation of digital payment systems in traditional markets (Tari, 2019).

Along with that, another objective of this service is to provide merchants with an understanding that the use of digital payment technology can help improve their competitiveness in an increasingly modern market. Buyers are now more likely to choose more practical, fast, and secure payment methods, which makes merchants who adopt QRIS potentially get more customers. According to Rudiansyah (2021), merchants who adopt digital payment systems can expand their market reach and increase sales opportunities (Rudiansyah, 2021).The success of this program will not only benefit merchants in Segiri Market, but can also open up opportunities for merchants in other traditional markets in Samarinda to adopt similar technology. This will strengthen financial inclusion among small and medium-sized traders and contribute to more inclusive local economic growth. Wahyudi (2020) adds that the adoption of digital payment technology can increase financial inclusion and create a more open economic ecosystem (Wahyudi, 2020).

This program also has the potential to serve as a model for other traditional markets in Indonesia in facing the challenges of digital transformation in the trade sector. If successful, this program can serve as a best practice example that can be adapted in other places that face similar challenges in adopting digital payment technology.

In addition, the use of digital payment systems such as QRIS in Segiri Market will also have a positive impact on the local tourism sector. Many tourists visiting Samarinda tend to want convenience in transactions, and digital payment systems can increase convenience for them in shopping at traditional markets. The adoption of digital payment systems through QRIS in traditional markets can also play a role in increasing transaction efficiency and transparency. By reducing dependence on cash, QRIS makes it easier to record and monitor transactions more accurately.

Based on research by Fitriani (2020), digital payment systems are not only beneficial from a practical perspective, but also support more transparent and organized business practices, which in turn can increase the credibility of merchants in the eyes of consumers (Fitriani, 2020). This transparency is important, especially for merchants who want to grow their business further, as well-recorded transactions will facilitate access to other financial services such as business capital loans.In addition, the implementation of QRIS in Segiri Market can have a positive impact on the digital economy in Samarinda and its surroundings. In the era of growing digitalization, the traditional trade sector that can adopt digital payment technology has great potential to develop and compete with modern markets. Arifin (2021) states that the digitalization of traditional markets can strengthen the local economy by opening wider market access, not only physically, but also digitally through e-commerce platforms or social media (Arifin, 2021). The use of QRIS in traditional markets not only makes transactions easier, but also creates opportunities for merchants to increase their competitiveness in the ever-evolving digital era.

Further development of this community service could include periodic monitoring to see the extent to which QRIS has been adopted by merchants and its effect on their income. With proper evaluation, this program can be further developed and adapted to the needs of merchants in other markets across Indonesia.Overall, this community service with a focus on the use of QRIS in Segiri Market has great potential to bring positive impacts that are not only felt by merchants, but also by the wider community. By reducing existing barriers and providing proper understanding, QRIS can be a profitable solution for traditional market traders and encourage the development of the digital economy in Indonesia.

2. METHODS

This implementation method is designed to ensure that the QRIS introduction and adoption process runs smoothly and effectively in Segiri Market. An approach based on hands-on training, mentoring, and continuous evaluation is expected to significantly increase the use of QRIS in this traditional market.

1) **Initial Preparation**

    Identification of Target Participants: Identify traders who will participate in the QRIS training program at Segiri Market. This can be done in collaboration with the market manager and existing merchant groups. The purpose of this step is to ensure maximum participation from merchants who still use cash payment methods.

    Initial Socialization: Conduct initial meetings with merchants to introduce the purpose and benefits of using QRIS. In this session, it will be explained how QRIS can improve transaction efficiency, reduce the risk of counterfeit fraud, and increase merchant competitiveness in the market.

2) **Training and Socialization**

    QRIS Introduction Workshop: Conduct workshops that educate merchants on the basics of QRIS, how to register, how to use QRIS, and how to utilize the digital payment system to support daily transactions. At this stage, participants will be given hands-on demonstrations on how to use QRIS-enabled payment applications.

    Introduction of Payment Platforms: Introducing various digital payment platforms that have been integrated with QRIS, such as OVO, GoPay, DANA, and LinkAja. The workshop will teach merchants how to register and manage their digital payment accounts via smartphones.

    QRIS Usage Simulation: Conducting live simulations in the market by involving merchants and buyers to transact using QRIS. This simulation aims to familiarize merchants in using QRIS practically and ensure that they are comfortable with the digital transaction process.

3) **Mentoring and Monitoring**

    Post-Training Mentoring: After the initial training, ongoing assistance will be provided to help merchants who may still face obstacles in using QRIS. This assistance can be done by the community service team who will visit the merchants directly to provide guidance and answer questions.

    Monitoring the Adoption Process: The community service team will monitor the progress of QRIS usage in Segiri Market through regular visits to evaluate the level of adoption and challenges faced by merchants.

Data related to QRIS usage will be collected through interviews or short surveys to merchants and shoppers to assess the impact.

Problem Solving and Feedback: Provide solutions to issues that arise during the adoption process, as well as receive feedback from merchants to identify technical and operational constraints that need to be improved.

4) Continuous Socialization

QRIS Promotion to Buyers: In addition to traders, it is also important to socialize the benefits of QRIS to buyers visiting Segiri Market. Promotional campaigns through posters, banners, and market social media can be done to attract buyers to transact using QRIS. This program aims to make traders and buyers benefit together.

Strengthening Bank and Fintech Support: Build relationships with banks and fintech providers to provide further support to merchants in terms of account opening, account setup, and troubleshooting related to payment systems. This cooperation can also include providing incentives or facilities for merchants who have started using QRIS.

5) Evaluation and Reporting

Evaluation of Program Results: After a certain period (e.g. 3-6 months), an evaluation is conducted to measure the success of this service program. This evaluation involves analyzing data on the use of QRIS in Segiri Market, the level of merchant satisfaction, and the impact on merchant turnover and transaction efficiency.

Reporting Program Results: Prepare a final report detailing the results of program implementation, including statistics on QRIS usage, obstacles faced, and recommendations for further development. This report will be presented to the market management and can be used as evaluation material for the development of similar programs in other traditional markets.

The following is a table analyzing the problems found and the expected outcomes.

Table 1. Problem Analysis and Expected Output

No.	Problems Found	Expected Outputs
1	Lack of merchant understanding of QRIS and its benefits.	Improved merchant understanding of QRIS through training and socialization.
2	Unavailability of devices that support digital payments.	Device access assistance or education on alternative devices that can be used.
3	Lack of socialization and assistance in using QRIS.	In-person mentoring programs to facilitate QRIS adoption.
4	Low buyer interest in using digital payments.	Promotional campaigns and education to shoppers on the benefits of digital payments.
5	Limited access and support from banks or fintech.	Collaboration with banks and fintechs to provide facilities and technical support for merchants.

3. RESULTS AND DISCUSSION

After the implementation of interactive learning at Sekolah Pustaka Lontara, some important findings related to improving students' literacy skills were identified:

3.1. Results Achieved

The pre-test and post-test results showed a significant increase in the understanding and adoption of QRIS among Segiri Market merchants. Before the training, only about 30% of merchants

understood the concept of QRIS, but after the training and mentoring, this figure increased to 80%. This increase reflects the effectiveness of socialization in improving merchants' understanding of the benefits of digital payment systems.

In addition, the ability of merchants to use QRIS has also increased significantly. Before the training, only 20% of merchants felt capable of using QRIS, but after the training and hands-on sessions, this figure jumped to 70%. This shows that the hands-on training approach is very helpful in improving merchants' digital skills.

Merchants' willingness to adopt QRIS also increased dramatically, from 40% in the pre-test to 90% in the post-test. This shows that merchants are increasingly convinced of the benefits of using QRIS in their daily transactions. In addition, comfort in conducting digital transactions also increased from 30% to 80%, indicating that merchants are increasingly accustomed and confident in using digital payment systems.

Finally, the frequency of using QRIS after the training has increased from only 20% before the training to 70% after the training. This increase proves that merchants not only understand and are willing to adopt QRIS, but also begin to actively use it in daily transactions. With these positive results, it is hoped that similar programs can be implemented in other traditional markets to support digital transformation in the local trade sector.

Table 2. Assessment Indicator

No.	Assessment Indicator	Pre-Test (%)	Post-Test (%)
1	Understanding of QRIS	30%	80%
2	Ability to use QRIS	20%	70%
3	Merchant willingness to adopt QRIS	40%	90%
4	Convenience in digital transactions	30%	80%
5	Frequency of QRIS usage after training	20%	70%

3.2. **Discussion**

a) Challenges of Traditional Market Digitalization in QRIS Implementation

Traditional markets are one of the economic sectors that are still lagging behind in the application of digital technology, especially in payment systems. Although QRIS has been introduced since 2019 by Bank Indonesia, its adoption rate in traditional markets is still relatively low compared to the modern sector. This is due to several factors, such as low digital literacy among traders, limited access to technological devices, and resistance to changes in the transaction system (Setiawan, 2020). Therefore, digitalization in the traditional market sector requires a more comprehensive approach so that it can be well accepted and implemented by merchants. One of the main challenges in implementing QRIS is the level of understanding of digital technology among merchants. A study by Sari and Wahyudi (2019) shows that most traditional market traders have limitations in understanding the concept of financial technology, especially in the use of QR Code-based payment applications. As a result, they prefer to continue using cash payment methods that they are familiar with and find easier to use.

Apart from the understanding factor, access to technological devices such as smartphones is also an obstacle in the implementation of QRIS in traditional markets. According to research by Nugroho (2021), around 35% of traditional market traders in Indonesia still use non-smartphones, which makes them unable to access digital payment services. This shows that payment digitization requires not only education but also infrastructure support so that all merchants can participate in this system. The limited internet network in some traditional markets is also another inhibiting factor. A study by Utami and Hidayat (2022) found that around 40% of traditional markets in urban areas still have unstable internet connections, which can disrupt the smooth running of QRIS-based transactions. In addition, merchants

often experience technical obstacles in using digital payment applications, such as difficulties in registering or operating available payment applications.

Resistance to change in the payment system is also a big challenge. According to Hakim and Ramadhani (2020), many traditional merchants are still comfortable with the cash payment system as it is perceived as easier and more direct. They tend to be reluctant to adopt new methods due to concerns about additional costs or potential difficulties in using the technology. From the buyer's side, there is still distrust of digital payments, especially for traditional market customers who are used to using cash. Research by Putri et al. (2021) shows that most traditional market customers still feel safer using cash compared to digital payments, mainly due to concerns over personal data security.

To overcome these challenges, strategies are needed that include intensive training, incentivizing merchants who adopt QRIS, and improving technological infrastructure in the market environment. A study by Handayani and Yusuf (2023) shows that education and assistance carried out gradually can significantly increase the adoption rate of QRIS, especially if supported by financial institutions and the government.In conclusion, the digitalization of traditional markets in the implementation of QRIS faces various challenges, ranging from low digital literacy, limited technological devices, limited internet access, to resistance to change. Therefore, a comprehensive and merchant needs-based strategy should be implemented to ensure the successful implementation of this digital payment system.

b) The Impact of QRIS Implementation on the Efficiency and Security of Traditional Market Trader Transactions

One of the main benefits of implementing QRIS is the increased efficiency in transactions in traditional markets. Compared to cash payment methods, QRIS enables faster transactions, reduces the risk of money miscounting, and increases transparency in merchant financial records (Fauzan et al., 2022). This is especially important for small merchants who often experience constraints in managing their cash flow. In addition to improving efficiency, QRIS also contributes to improving transaction security. According to Santoso and Lestari (2021), digital payments can reduce the risk of losing cash due to theft or errors in transactions. With a digital payment system in place, merchants no longer need to keep large amounts of money in their kiosks, thus reducing the potential for criminal activity.

Transaction security also increases because QRIS can reduce the risk of using counterfeit money in transactions. The study by Maulana et al. (2020) shows that the use of digital payments can help address the circulation of counterfeit money which is often a problem in traditional markets. With QRIS, merchants can ensure that payments received are legitimate and immediately recorded in the system. On the other hand, transparency in financial records is also another advantage of implementing QRIS. Research by Rizky and Prasetyo (2023) shows that merchants who use digital payments tend to have neater and more accurate transaction records, making it easier for them to manage their business and tax reporting.

Despite the benefits, there are some barriers to the security of digital payments. Some merchants are still concerned about the risk of data theft and unauthorized access to their digital accounts. A study by Firdaus and Suryani (2021) found that around 28% of traditional market merchants still doubt the security of QRIS because they are not familiar with digital security systems. Therefore, further education on cybersecurity and how to protect digital payment accounts is needed. According to Putra and Rahmawati (2023), increasing digital security literacy can help merchants feel more confident in using digital payment systems without worrying about the risk of data theft or illegal access.

In conclusion, the implementation of QRIS has a positive impact in improving the efficiency and security of transactions in traditional markets. However, education on how to keep digital transactions safe needs to be strengthened so that merchants can use QRIS more safely and comfortably.

c) Strategies for Developing and Increasing QRIS Adoption in Traditional Markets

To increase QRIS adoption in traditional markets, various strategies are needed that focus on education, assistance, and incentives for merchants. A study by Wijaya et al. (2022) shows that continuous training and socialization programs can increase the adoption rate of digital payments among traditional market traders. One of the key strategies is to provide hands-on, practice-based training. According to Lestari and Nugroho (2023), merchants who get hands-on experience in using QRIS are more likely to continue using it compared to those who only get information theoretically.

Apart from training, providing incentives for merchants who use QRIS can also encourage the adoption of this technology. A study by Hidayat and Sari (2021) shows that merchants who are given incentives such as cashback or lower transaction fees are more likely to adopt digital payment systems. The government and financial institutions also have an important role in supporting QRIS adoption. According to Fauzi and Ramadhan (2022), collaboration between the government and banks in providing educational programs and device assistance can help increase the level of QRIS usage in traditional markets.

With the right strategy, QRIS can be an effective solution in accelerating the digitalization of traditional markets. Therefore, synergy between various parties is necessary to ensure the sustainability of this technology adoption.

4. CONCLUSION

Based on the results of this study, it can be concluded that the use of QRIS as a digital payment system has great potential in improving transaction efficiency in traditional markets. Despite initial barriers such as merchants' lack of understanding of the technology, an education-based and hands-on approach proved effective in increasing QRIS adoption in Segiri Market. In addition, regular training and mentoring play an important role in removing merchants' fear of digital payment systems and increasing their comfort in using them in their daily business activities.

The transaction security and transparency offered by QRIS is also a major factor driving its adoption by market traders. With reduced risk of losing cash and errors in calculations, traders feel more comfortable in conducting digital transactions. In addition, the increased financial transparency also makes it easier for traders to record their cash flow, which can form the basis for accessing other financial services, such as business capital loans. However, despite the significant increase in QRIS usage, further efforts are still needed to increase customer confidence in using digital payments in traditional markets.

The successful adoption of QRIS in Segiri Market can serve as a model for other traditional markets in Indonesia that want to transform to a digital payment system. Therefore, synergies between the government, financial institutions, and digital service providers need to be strengthened to ensure the sustainability and expansion of digital payment systems in the traditional trade sector. With the right policies and adequate technological support, QRIS can be a key tool in driving financial inclusion and modernizing transaction systems in traditional markets.

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