

ANALYSIS OF SOCIALIZATION OF NON-CASH PAYMENTS THROUGH QRIS TO THE MERCHANTS OF NUSUKAN SURAKARTA TRADISIONAL MARKET

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ABSTRACT

This community service activity aims to increase the understanding of the Nusukan Surakarta Traditional Market merchants towards non-cash payment methods by utilizing the QRIS (Quick Response Indonesia Standard) barcode. This education is carried out by cooperating with partner from Permata Bank Surakarta in the form of a webinar through the Google Meet platform aimed at market merchants, as well as door to door outreach to their stalls. Through this outreach activity, merchants have a better understanding of the use of QRIS and the importance of implementing this cashless payment system in the future. The QRIS socialization conducted at the Nusukan Market has an impact on new knowledge for merchants about cashless payments and opening access for merchants who want to use QRIS. However, the limited access to technology by them is one of the constraining factors in this socialization.

Keywords: Education, Non-cash payment, QRIS

INTRODUCTION

The Surakarta City Government is currently optimizing economic digitization in traditional markets as the center of the economy, and can be a reference for merchants in other markets outside Surakarta City, especially regencies in the Solo Raya area (Saputra, 2021). This program was initiated by the Mayor of Surakarta, Gibran Rakabuming Raka, to invite all residents of Bengawan City to immediately rise up against Covid-19 and remain productive. In this way, economic activities can return to normal so that they have the opportunity to improve the welfare of small business actors in their area. One of these programs is to encourage non-cash transactions for market traders.

QRIS or Quick Response Indonesia Standard itself is a master QR code that can serve payments from various types of QR codes from other Payment System Service Providers (Penyedia Jasa Sistem Pembayaran or abbreviated as PJSP), such as OVO, Linkaja, and Gopay. (Bank Indonesia, 2020). The implementation of QRIS will certainly make digital transactions easier by anyone without having to adjust the type of PJSP with the QR code owned by the seller. Currently, efforts to digitize traditional markets in Surakarta have reached 1,046 QRIS installations for traders by BNI Bank in collaboration with the Surakarta City Government. This achievement brought Mayor Gibran Rakabuming Raka to receive the MURI award on November 26, 2021 ago (Sholikah & Assidiq, 2021).

Nusukan Market as one of the traditional markets in Surakarta City has become the target of economic digitization by the city government. With the opportunity for economic turnover in this market, we can invite traditional traders to start using QRIS. Thus, the goal of the Surakarta City Government can continue to achieve maximum results. This time, UNS had the opportunity to participate in the success of digitizing traditional markets. We also had the

opportunity to conduct community service activities in this market to invite merchants to get acquainted with economic digitization and take advantage of QRIS.

The concept that we use is electronic payment, which is based on the definition by Deni Trihastha and Julia Fajaryanti (2008) is a type of payment made digitally through certain software or electronic money. One of the most frequently used forms of electronic payment today is an electronic wallet or e-wallet. We think that the concept of electronic payment is closely related to the topic being raised because the non-cash payment system through QRIS certainly requires e-wallet services provided by any PJSP.

METHODS

The community service program was carried out for 45 days at the Nusukan Market. The first method that the author uses is observation, which according to Sugiyono (2013) is a process of observing human behavior, work processes, and the surrounding environment on a medium to low scale. The observation process was carried out in a non-participant manner, where the researcher acted as an independent party who did not follow what was done and felt directly by the research subject. Observations were carried out directly by visiting the Nusukan Market in Surakarta, and the aim was to find out how market conditions were related to the purpose of implementing activities in the form of socializing digital technology for non-cash payments in traditional markets. Observations involve the Nusukan Market parties in the form of internal parties from the market administrative office, association of market merchants, and so on. Observation technique can be a mean to survey the condition of merchants related to buying and selling transactions. The results of observations can be used as information data to make it easier to determine the next step. The market conditions in question include the level of understanding of market traders towards digitizing transactions, how the condition of behavior of merchants and consumers so far towards the ease of digitizing transactions. Thus, the information that has been obtained can be an illustration of how the attention of Nusukan Traditional Market traders will later become an illustration to facilitate the socialization of the transaction digitization acceleration program. Observations were made on the 1st week according to the program plan.

Furthermore, the authors conducted socialization by cooperating with partner from Permata Bank Surakarta. This partnership was initiated by UNS and Permata Bank Surakarta, then the registration was opened for students who are interested in joining this program. Permata Bank as a partner acts as a facilitator of additional funds for selected students, as well as providing a special work program that has been designed, namely the socialization of non-cash payments using QRIS to Nusukan Market merchants. The success of this program is measured by the achievement of a minimum of 50 market merchants who are interested in using QRIS with the PermataQR Merchant mobile application.

DISCUSSION

A. Result

QRIS socialization was carried out in two ways, namely door to door socialization to stalls in the market and holding webinar attended by merchants. The door-to-door socialization was carried out within an effective 45-day of the KKN period, where students provided an

explanation of the meaning and advantages of QRIS, as well as a guide to installing QRIS with the PermataQR Merchant application. Meanwhile, the webinar with the title "QRIS Education and Digital Marketing" was held on February 21, 2022 by presenting 2 speakers and guided by 1 moderator from our KKN group. This webinar event was held via Google Meet from 16.00-17.00 WIB (Indonesian Western Time).



Picture 1. QRIS Education and Digital Marketing event poster

Source: Activity Documentation, 2022

The QRIS socialization efforts that have been carried out by our group resulted in as many as 6 Nusukan Market merchants who are interested in using QRIS through the PermataQR Merchant application. This is certainly far from the achievement of a minimum of 50 market merchants, so we also expanded the reach of QRIS socialization to business actors in the external area of the Nusukan Market in order to meet the achievements. The mechanism for installing QRIS through the PermataQR Merchant application itself requires traders to first open an account through another mobile application, namely Permata Mobile X. The account creation and installation of QRIS was guided by KKN students and Permata Bank Surakarta.

B. Discussion

QRIS socialization at Nusukan Market cannot meet the minimum achievements of 50 market traders with the following factors, among others:

1. *Limited access to technology by the merchants*

Merchants at Nusukan Market do not all have experience using technology in everyday life, so it becomes more difficult to digest knowledge about non-cash payments through QRIS. However, the group of writers still tries to provide socialization with the simplest possible explanation so that traders can absorb it well.

2. *Their average age being elderly*

Limited access to technology is also accompanied by the average age of Nusukan Market traders who have entered the elderly. With limited digital understanding, the group of writers tried to explain the socialization material in easy-to-understand language.

3. *Merchants' reluctance to add new bank accounts despite having knowledge about QRIS*

The author's group met several merchants who understood the QRIS mechanism and its installation, but refused to install it because they were not interested in adding a new bank account via Permata Mobile X, which is the main requirement for installing QRIS through the PermataQR Merchant application.

4. *Merchants are already have accessibility with QRIS from other PJSPs*

Some merchants have used QRIS from other PJSPs such as LinkAja and OVO, and do not want to add new service providers facilitated by Permata Bank.

5. *Application system error for some time*

When we were guiding the registration of new accounts and installing QRIS, sometimes we experience application system errors. This of course hampers the ongoing guidance process, even on several occasions we had to cancel the process of creating new accounts and installing QRIS.

C. Impact

Despite encountering various obstacles, this QRIS socialization has an impact on merchants, among others:

1. *New knowledge about QRIS*

The main purpose of this QRIS socialization is to provide new knowledge to merchants about how cashless payments through QRIS work and its advantages. This certainly increases their knowledge and even some show an interest in installing QRIS in their stalls.

2. **Open access for QRIS installation for merchants**

Merchants who previously did not have much knowledge about suitable media to install QRIS, finally able to had this opportunity. Our group collaborated with partners from Permata Bank Surakarta to facilitate the installation of QRIS through the application they developed, namely PermataQR Merchant. Thus, merchants who previously did not have access to cashless payments can now experience it.

CONCLUSION

Penulis mendapatkan kesimpulan dari kegiatan pengabdian masyarakat dan sosialisasi QRIS yang telah dilaksanakan di Pasar Nusukan, antara lain:

1. Socialization of QRIS at the Nusukan Traditional Market in Surakarta was unable to meet the expected results due to several factors, including limited access to technology by merchants, their average age being elderly, merchants' reluctance to add new bank accounts despite having knowledge about QRIS, merchants are already have accessibility with QRIS from other PJSPs, and there has been an application system error for some time.
2. The impact of the QRIS socialization at the Nusukan Surakarta Traditional Market, including new insights about non-cash payments through QRIS for merchants and the opportunity to install QRIS for those who interested, through the PermataQR Merchant application.

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