Preferences of Traditional Market Traders in Deciding to Use Quick Response Code Indonesia Standard (QRIS) as a Transaction Tool

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ABSTRACT

The preference of traditional market traders in using QRIS as a non-cash payment transaction method in the traditional market of sorong district is considered ineffective because the perception of traders towards the use of QRIS has a negative perception. The results of the study indicate that the Qris payment system is not ready to be used in traditional markets, especially the Traditional market of Sorong Regency. The four main factors that the payment system has not been continuity in its use are the perception of strongly disagreeing with QRIS providing benefits from other payment systems, as well as the perception of disagreeing with QRIS can increase sales, QRIS can increase the number of consumers, and the use of QRIS as a transaction tool that can protect personal data and transaction data when transacting, QRIS as a transaction tool that can guarantee access and data both personally and payment transactions. However, traditional market traders in Sorong Regency have a positive perception of QRIS as a transaction tool to speed up payment transactions, therefore the need for socialization to the public of the benefits of using QRIS as a transaction tool.

ABSTRAK

Preferensi pedagang pasar tradisional dalam menggunakan QRIS sebagai metode transaksi pembayaran non tunai di pasar tradisional kabupaten sorong dinilai tidak efektif karena persepsi pedagang terhadap penggunaan QRIS mempunyai persepsi negatif. Hasil penelitian menunjukkan bahwa sistem pembayaran Qris belum siap digunakan di pasar tradisional khususnya pasar Tradisional Kabupaten Sorong. Empat faktor utama sistem pembayaran belum kontinuitas penggunaannya adalah persepsi sangat tidak setuju QRIS memberikan manfaat dari sistem pembayaran lain, serta persepsi tidak setuju QRIS dapat meningkatkan penjualan, QRIS dapat meningkatkan jumlah konsumen. , dan penggunaan QRIS sebagai alat transaksi yang dapat melindungi data pribadi dan data transaksi pada saat bertransaksi, QRIS sebagai alat transaksi yang dapat menjamin akses dan data baik pribadi maupun transaksi pembayaran. Namun para pedagang pasar tradisional di Kabupaten Sorong mempunyai persepsi positif terhadap QRIS sebagai alat transaksi untuk mempercepat transaksi pembayaran, oleh karena itu perlunya sosialisasi kepada masyarakat mengenai manfaat penggunaan QRIS sebagai alat transaksi.

INTRODUCTION

Technological developments are currently taking place very rapidly, becoming something that cannot be avoided in life, because technological progress goes hand in hand with scientific progress (Balya, 2023); (Putra *et al, 2024); (*Putra, 2024). Many people are taking advantage of this development, especially in running their businesses. The use of technology makes it easier for micro, small and medium enterprises (MSMEs) to run their business (Santoso et al., 2019); (Putra & Sheyoputri, 2024); (Ahmad *et al, 2024)*. A country is said to be advanced if

its level of technological mastery is high, while a country that is unable to adapt to technological advances is called a failed country (Sutarmin & Susanto, 2017). Currently, Indonesia is entering the digital industrial era, which is marked by the large number of business actors and buyers who use technology as a medium for non-cash payments. The phenomenon of a cashless society, where people no longer carry out their economic activities using cash, is growing, even though the circulation of cash has not been completely stopped (Setiamy & Deliani, 2019).

Traditional markets in Indonesia have a central role in the economy and people's daily lives. They are the main source of obtaining goods and services needed by many people (Sumiati et al., 2023). However, with the rapid development of financial technology, especially in terms of electronic payments, traditional market traders are faced with changes in the way they carry out transactions (Nur'aeni et al., 2024). One of the newest innovations in the world of electronic payments in Indonesia is Quick Response Indonesia Standard (QRIS). QRIS allows payment transactions using QR codes, which can be easily scanned using a smartphone. This innovation promises convenience, efficiency and security in payments, but adoption of QRIS among traditional market traders still varies (Sutarmin & Susanto, 2017); (Prihatiningsih *et al,. 2024)*.

Traditional markets are important cultural and economic assets, but they must also continue to adapt to changing times. Adoption of payment technology such as QRIS can help traditional markets modernize their operations. According to (Basmantra & Liman, 2022) Some of the benefits of adopting QRIS in traditional markets include:

1. Increase Transaction Efficiency: QRIS can increase transaction efficiency by reducing the time required for cash handling and manual calculations. This can help traders save time and resources.
2. Transaction Security: Using QRIS can help reduce the risk of theft and loss of cash, which often occurs in traditional markets. This can provide a sense of security for traders.
3. Access to Finance: Adoption of QRIS can also help traditional market traders to connect with wider banking and financial services, which can help them manage their finances better.
4. Business Growth Potential: Traditional market traders who adopt payment technology have the opportunity for better business growth by following emerging financial technology trends.
5. Contribution to the Local Economy: Modernization of traditional markets with the adoption of QRIS can contribute to local economic development, create job opportunities, and improve the quality of life for traders and consumers.

Understanding the preferences of traditional market traders in deciding to use QRIS as a transaction tool is important to promote financial technology innovation, increase operational efficiency, and improve the quality of life of people involved in traditional markets. This research will provide better insight into this issue and help identify ways to support wider and more effective adoption of QRIS in traditional market environments in Indonesia. Through this research, it is hoped that the right strategy can be found to encourage traditional market traders to adopt more modern payment technology, so that they can increase their competitiveness and contribution to the local economy.

RESEARCH METHOD

This research uses a descriptive-based quantitative approach. according to (Priadana, 2021) The aim of quantitative descriptive research is to create an objective picture of a situation using numbers, starting from collecting data, interpreting data to becoming information. The location of this research is the traditional market in Sorong district, Southwest Papua. Data collection techniques were carried out through interviews and distributing questionnaires to traditional market traders in Sorong Regency. Data sources are primary data and secondary data. Primary data in this research was obtained from interviews and distributing questionnaires. The informants and research samples focused on traders in the Tadisiola market, Sorong district. The data collection technique was carried out by distributing questionnaires to 38 traders in the traditional markets of Sorong Regency. The number of samples selected was based on the minimum number of samples from the sloving formula, namely 38 people.

RESULTS AND DISCUSSION

Respondent Characteristics

Based on the results of distributing questionnaires to 38 traders in traditional markets in Sorong Regency, the majority of trader respondents were dominated by ages 45 - 50 years, and > 50 years and the lowest was 20-25 years. The respondents consisted of 2 (two) types of trading places, namely kiosks/shops and stalls. Trading activities are dominated at Los with 20 traders with fruit, vegetable, fish and kitchen spice businesses and 18 Kiosk/Shop traders with snacks, frozen food and kitchen equipment kiosks. This questionnaire has been distributed to Traditional Market Traders in Sorong Regency, who meet the criteria. The criteria in question are traders who sell in traditional markets, namely the morning market in Sorong district, which use the Qirs payment system. Based on these criteria, respondents who meet the criteria then fill out the questionnaire and return it to the researcher.

Description of Research Variables

Below are presented the results of primary data processing in a questionnaire from 38 respondents. The respondents' answers include opinions about research variables which include Consumer Perception Variables (consisting of 8 indicators and 19 items) and Usage Decision Variables (consisting of 1 indicator and 4 items). The average value of each respondent is grouped into five interval classes. In this study the lowest score was one, while the highest score was five. The interval is the highest value (5) minus the lowest value (1) divided by five interval classes, obtained 0.80. Based on the results of these calculations, the assessment interval for each variable is obtained, as follows:

Class 1. Value interval 1.00 - 1.80; Category: Very Low (SR)
Class 2. Value interval 1.81 - 2.60; Category: Low (R)
Class 3. Value interval 2.61 - 3.40; category: Medium (S)
Class 4. Value interval 3.41 - 4.20; Category: Tall (T)
Grade 5. Grade interval 4.21 - 5.00; Category: Very High (ST)

Description of Assessment of Consumer Perception Variables

Table 1 presents the results of the assessment of the Consumer Perception variable from respondents, namely Sorong district traditional market traders who use the Qiris payment system.

Table 1. Average and categories of respondents' answers to Consumer Perception variables

Items	Statement	Average	Category
X1. Perception of Ease	X1. Perception of Ease	3.42	T
	X1.2 The use of QRIS as a transaction tool can be monitored directly.	3.55	T
	X1.3 The use of QRIS as a transaction tool can be used flexibly.	3.58	T
	X1.4 Using QRIS as a transaction tool is easy to use in payment transactions.	3.45	T
	X1.5 Using QRIS as a transaction tool is easy to use in payment transactions.	3.42	T
	Average (X1)	3.48	T
X2 Perceived Usefulness	X2.1 Using QRIS as a transaction tool to simplify payment transactions.	3.68	T
	X2.2 Using QRIS as a transaction tool to speed up payment transactions.	3.74	T
	X2.3 Use of QRIS as a transaction tool which provides additional benefits in completing payment transactions.	3.32	T
	X2.4 Using QRIS as a transaction tool that can provide a sense of security when making payment transactions.	3.32	T
	X2.5 Using QRIS as a transaction tool that can increase payment efficiency	3.61	T
	Average (X2)	3.53	T
X3. Perception of Trust	X3.1 Use of QRIS as a transaction tool that can protect personal data and transaction data when making transactions.	3.26	S
	X3.2 Use of QRIS as a transaction tool that can provide the best quality service in carrying out payment transactions.	3.34	S
	X3.3 Use of QRIS as a transaction tool equipped with information and education in the use of payment transactions.	3.29	S
	X3.4 Using QRIS as a transaction tool that can provide accurate information is an advantage of payment transaction services.	3.32	.S
	X3.5 Use of QRIS as a transaction tool that can fulfill desires and needs directly in carrying out transactions.	3.42	T
	Average (X3)	3.32	S
X4. Risk Perception	X4.1 Use of QRIS as a transaction tool that can guarantee the level of service appropriateness when making payment transactions.	3.39	S

Items	Statement	Average	Category
.	X4.2 Use of QRIS as a transaction tool that can guarantee access and data both personally and for payment transactions	3.21	S
	X4.3 Use of QRIS as a transaction tool that can guarantee efficient use of time when making payment transactions	3.66	T
	X4.4 Use of QRIS as a transaction tool that can guarantee the transaction process safely and does not harm when payment transactions.	3.50	T
	Average (X4)	3.44	T

Source: Primary Data (processed), 2024. Q: High

Table 1 shows that all indicators used in assessing the General Consumer Perception Variable are in the high category (T). If ranked, the perceived usefulness (X2) of using QRIS is ranked first among the indicators in the Consumer Perception variable, with an average value of 3.53 on a 1 to 1 SD liking scale. 5 (High Category). Meanwhile, the final ranking is Perception of Trust (X3) with an average value of 3.32 on a 1 to 1 grade scale. 5 (Medium Category) as many as 19 respondent statements from four indicators regarding the Consumer Perception variable, it turns out that the majority of respondents gave the statement Code High) while the respondent's statement which has a low average value is the statement Code

The overall measurement of the Consumer Perception variable produces an average value of 2.76 on a 1 to 1 SD Likert scale. 5 and this value is included in the medium results category. The measurement of the consumer perception variable above shows that the preference of Sorong district traditional market traders in using QRIS as a non-cash transaction tool is still in the medium category due to the level of consumer trust in Sorong district traditional markets towards the use of QRIS as a transaction tool that can guarantee access and data both personally and Payment transactions are still relatively low. As a result, there are still many traders and consumers who have not yet switched to the non-cash payment system, namely QRIS. From the results of data analysis, it shows that in general, traders in traditional markets in Sorong district are aware that using QRIS as a transaction tool can speed up payment transactions. And also the use of QRIS as a transaction tool can be used flexibly. Therefore, it is necessary to carry out outreach in collaboration with banks and local governments to provide understanding and information to the public that the use of QRIS as a transaction tool can guarantee access and data both personally and for payment transactions. Regulations are also needed to ensure the security of trader and consumer data. either personally or through payment transactions

Description of Assessment of Usage Decision Variables

Table 2 presents the results of the assessment of the decision to use QRIS as a non-cash transaction tool in the traditional market in Sorong district.

Table 2. Average and Categories of Respondents' Answers to Usage Decision Variables

Items	Statement	Average	Category
Y1 Use Decision Variable	Y1.1 Use of QRIS as a transaction tool that can speed up transactions when making payment transactions.	3.74	T
	Y1.2 Use of QRIS as a transaction tool that can provide confidence to users in payment transactions.	3.47	T
	Y1.3 Use of QRIS as a transaction tool that can protect system security and accuracy when carrying out payment transactions.	3.24	S
	Average Y	3,48	T

Source: primary data (processed), 2024. ST: very high; Q: High

Table 2 shows that the indicators used in assessing the trader's decision variable in using the Qris payment system as a non-cash transaction tool are in the high category (T). Where the indicator variable is Y1.1 "Use of QRIS as a transaction tool that can speed up transactions when carrying out payment transactions ." Has a High (T) category, namely 3.74. And variable indicator statement Y1.3 "Use of QRIS as a transaction tool that can protect the system's security and accuracy when carrying out payment transactions." Medium category with a score of 3.24. This means that the level of confidence of traders in traditional markets in using the QRIS payment system as a non-cash payment is still lacking. Traders and consumers think that the QRIS payment system as a non-cash transaction tool is still not safe and appropriate when carrying out transactions in traditional markets in Sorong district.

Classic assumption test

Normality test

The normality test is a test carried out to check whether the research data comes from a normally distributed population. The results of the normality test can be seen in the following image:

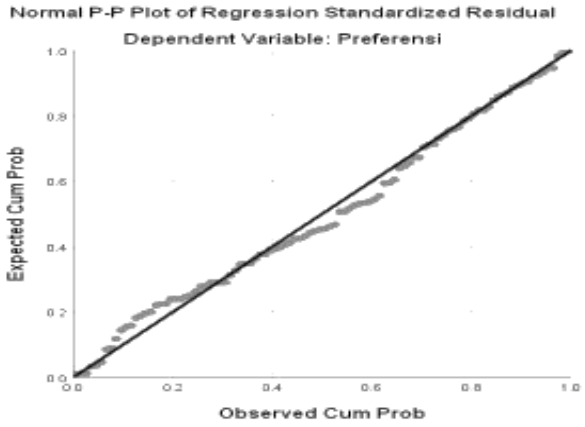

Figure 1. Normality Test

Based on the picture above, it can be seen that the dots are scattered near the diagonal

line and the distribution of data points is towards this diagonal line. This means that the research data is normally distributed.

Multicollinearity Test

Multicollinearity test to see the relationship between the dependent variable and the independent variable. The statistical results are as follows:

Table 3. Multicollinearity Test

Variable	Tolerance	VIF	Information
X1 Perception of Ease	0,613	1.631	Multicollinearity does not occur
X2 Perception of Usefulness	0, 633	1.521	Multicollinearity does not occur
X3 Perception of Trust	0,597	1.663	Multicollinearity does not occur
X4 Risk Perception	0,865	1.104	Multicollinearity does not occur

(Source: Data processed 2023)

Based on the table above, we obtained the Variance Inflation Factor (VIF) test, the confidence table for each variable has a VIF value below 10, and a Tolerance value above 0.10, so it can be concluded that no multicollinearity was found in the multiple linear regression design between the dependent variable and the independent variable. others and can be used in research.

Heteroscedasticity Test

This test is to see differences in one observation to another. This test can be seen simply through the graph shown in the following image:

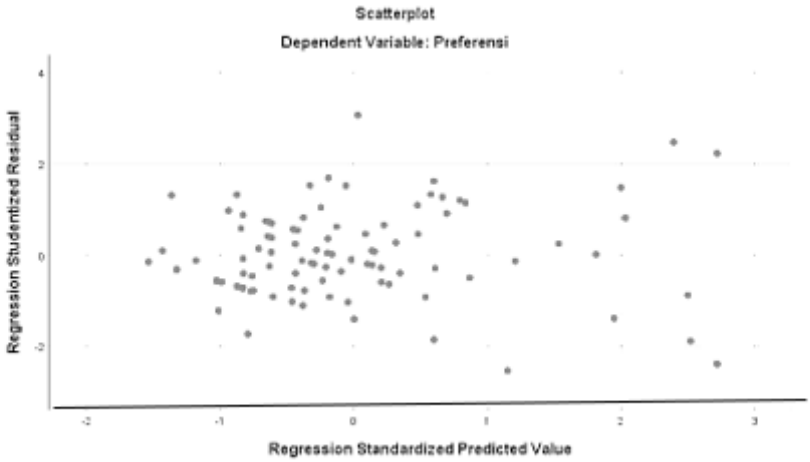

Figure 2. Heteroscedasticity Test

The results in the image show that the points in the graph are spread randomly, and do not form a particular pattern. It can be concluded that there is no heteroscedasticity in the data in the research

CONCLUSIONS

The implementation of QRIS as a non-cash payment method in the traditional markets of Sorong Regency is considered to be ineffective because traders have a negative perception of

using QRIS. The results of the research indicate that the QRIS payment system is not ready to be used in traditional markets, especially the Sorong Regency Traditional Market. Some of the main factors that the payment system is not ready to use QRIS as a transaction tool are the perception that they strongly disagree with QRIS providing benefits from other payment systems, as well as the perception do not agree that QRIS can increase sales, QRIS can increase the number of consumers, and respondents do not have a negative perception of the use of QRIS as a transaction tool that can protect personal data and transaction data when making transactions. Respondents, namely traditional market traders in Sorong district, also consider the use of QRIS as a tool. transactions Not equipped with information and education in the use of payment transactions. However, Sorong district traditional market traders have a positive perception of QRIS, namely the use of QRIS as a transaction tool that can speed up transactions when making payment transactions. Therefore, there is a need for socialization by practical parties and supported by the regional government regarding the advantages of using Digital Wallets, in this case QRIS.

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