KEPUTUSAN DEKAN FAKULTAS EKONOMI DAN BISNIS
UNIVERSITAS BUDI LUHUR
NOMOR : K/UBL/FEB/000/022/02/24

TENTANG :

PENUGASAN KEGIATAN TRI DHARMA & PENUNJANG BAGI DOSEN
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BUDI LUHUR
SEMESTER GENAP TAHUN AKADEMIK 2023/2024

DEKAN FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS BUDI LUHUR

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2) Bahwa untuk meningkatkan profesionalitas dan kompetensi sebagai pendidik professional maka dipandang perlu untuk memberikan tugas-tugas tambahan/penunjang dalam lingkup kegiatan penunjang Tri Dharma;

Mengingat : 1) Undang-undang No. 20 tahun 2003 tentang Sistem Pendidikan Nasional;

2) Undang-undang No. 12 tahun 2012 tentang Pendidikan Tinggi;

3) Peraturan Pemerintah (PP) Nomor 57 Tahun 2021 tentang Standar Nasional Pendidikan Nasional;

4) Peraturan Menteri Pendidikan dan Kebudayaan Republik Indonesia Nomor 3 tahun 2020 tentang Standar Nasional Pendidikan Tinggi;

5) Statuta Universitas Budi Luhur.

6) Keputusan Pengurus Yayasan pendidikan Budi Luhur Cakti Nomor K/YBLC/KET/000/020/001/24 tentang pengangkatan Saudara Prof. Dr. Drs. Selamet Riyadi, M.Si sebagai Dekan Fakultas Ekonomi dan Bisinis Universitas Budi Luhur.

MEMUTUSKAN

Menetapkan :

PERTAMA : Menugaskan dosen-dosen Fakultas Ekonomi dan Bisnis Universitas Budi Luhur untuk melaksanakan kegiatan **Tri Dharma Perguruan Tinggi dan penunjangnya** pada Semester Genap Tahun Akademik 2023/2024 yang meliputi:

a) **Kegiatan partisipasi aktif** dalam Pertemuan Ilmiah sebagai Ketua/Anggota/Peserta/Pembicara/Penulis/Narasumber pada kegiatan Seminar, Workshop, Konferensi, Pelatihan, Simposium, Lokakarya, Forum Diskusi, Sarasehan dan sejenisnya;

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Ditetapkan di : Jakarta
Pada Tanggal : 23 Februari 2024
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Dekan Fakultas Ekonomi dan Bisnis

Prof. Dr. Drs. Selamet Riyadi, M.Si

Lampiran 1 Surat Keputusan Dekan

Nomor   :   K/UBL/FEB/000/022/02/24

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3	180015	0508056201	Hamin	Magister Manajemen
4	100025	0305056002	Heni Iswati	Magister Manajemen
5	120072	0304017502	Ifan Haryanto	Magister Manajemen
6	010046	9903016502	Mu' man Nuryana	Magister Manajemen
7	100031	0304036702	Nora Andira Brabo	Magister Manajemen
8	210009	0301035601	Selamet Riyadi	Magister Manajemen
9	840002	0013116003	Setyani Dwi Lestari	Magister Manajemen
10	990026	8826823420	Suhartono	Magister Manajemen
11	220009	0314046502	Sundari Soekotjo	Magister Manajemen
12	000047	0304077102	Amir Indrabudiman	Magister Akuntansi
13	120060	0325116103	Ali Sandy Mulya	Magister Akuntansi
14	170020	0317087801	Agoestina Mappadang	Magister Akuntansi
15	840008	0327078702	Puspita Rani	Magister Akuntansi
16	230016	0329118901	Riyan Harbi Valdiansyah	Magister Akuntansi
17	980013	0331077801	Agus Sriyanto	Manajemen (S1)
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19	980007	0310107404	Aris Wahyu Kuncoro	Manajemen (S1)
20	140012	0315057904	Astrid Dita Meirina Hakim	Manajemen (S1)
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23	110045	0313038106	Elizabeth	Manajemen (S1)
24	180052	0317058406	Eryco Muhdaliha	Manajemen (S1)
25	170091	0313068909	Farida Ayu Avisena Nusantari	Manajemen (S1)
26	190027	0328027309	Feby Lukito Wibowo	Manajemen (S1)
27	120099	0330057401	Hakam Ali Niazi	Manajemen (S1)
28	930005	0312023001	Hari Subagio	Manajemen (S1)
29	130032	0315117204	Hasan Ipmawan	Manajemen (S1)
30	099038	0301047702	Idris	Manajemen (S1)
31	160025	0301129102	Ivo Rolanda	Manajemen (S1)
32	210028	0311079701	Justin Bongsoikrama	Manajemen (S1)
33	000030	8918710021	Kartini Istikomah	Manajemen (S1)
34	050024	0313037706	Koen Hendrawan	Manajemen (S1)
35	910024	0319056401	Marsin	Manajemen (S1)
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43	180051	0307037004	Panca Maulana	Manajemen (S1)
44	130052	0308028202	Qadariah	Manajemen (S1)
45	160024	0328087904	Ravindra Safitra Hidayat	Manajemen (S1)
46	160045	0301119201	Retno Fuji Oktaviani	Manajemen (S1)
47	130046	0303098103	Rina Ayu Vildayanti	Manajemen (S1)
48	900029	0329057305	Said	Manajemen (S1)
49	920005	0021026601	Slamet Mudjijah	Manajemen (S1)
50	030570	0309038404	Sugeng Priyanto	Manajemen (S1)
51	990026	8826823420	Suhartono	Manajemen (S1)
52	070019		Supriyadi	Manajemen (S1)
53	950022	0310076901	Syaiful Anwar	Manajemen (S1)
54	940005	0313107101	Widi Wahyudi	Manajemen (S1)
55	050029	0306047502	Yugi Setyarko	Manajemen (S1)
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60	090018	0302128603	Desy Anggraeni	Akuntansi (S1)
61	020029	0429118301	Desy Mariani	Akuntansi (S1)
62	030002	0329076801	Dicky Arisudhana	Akuntansi (S1)
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73	160048	0306048903	Suryani	Akuntansi (S1)
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75	020068	0305078001	Wahyumi Ekawanti	Akuntansi (S1)
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81	160031	0316059204	Taqwa Putra Budi Purnomo Sidi	Manajemen Bencana (S1)
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85	140042	0320086902	Fenti Sofiani	Sekretari (D3)
86	990019	0302017401	Iis Torisa Utami	Sekretari (D3)
88	070022	0318098501	Reni Hariyani	Sekretari (D3)
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UNPACKING THE RESISTANCE OF TRADITIONAL MARKET TO DIGITAL PAYMENT: A QUALITATIVE APPROACH

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ABSTRACT

This research aims to discover how knowledgeable traditional market traders are regarding digital payment technology, what challenges traders face when trying or considering using digital payments, and how prepared traders are for traditional market digitalization programs. The research method used is qualitative research, which is conducted in-depth interviews with traditional market traders at Kebayoran Lama Market, South Jakarta. The research was conducted in June 2024 and visualized using NVIVO software. The interview results show that traditional market traders' understanding of digital payments shows that awareness, education, trust, and security factors play an essential role in adopting this technology. Overcoming the challenges of adopting digital payments requires a holistic approach that includes improving security and privacy, user education and training, developing technological infrastructure, reducing transaction costs, encouraging social and cultural influence, and increasing merchant support. Meanwhile, to increase the readiness of traditional market traders in facing digitalization, several strategic steps are needed, including comprehensive education and training to increase optimism and reduce discomfort, providing easily accessible technical support, security campaigns to explain digital payment system security measures, as well as promotions and incentives to encourage technology adoption.

Keywords: Digital Payments, Resistances, NVIVO

INTRODUCTION

In the last decade, digital payment technology has developed rapidly and is nothing new, with the implementation of digital payments as one of the most popular technologies (Cham et al., 2022). The number of digital payment users globally has increased to more than 1 billion users, indicating a shifting trend towards non-cash transactions (Nandru et al., 2023). The convenience, speed, and security offered by digital payments encourage various business sectors to adopt this technology; this is the impact of changes in consumer behavior that are all digital (Singh & Singh, 2022). The development of information in this economic sector also improves technology, continuously making market users think more creatively so that their businesses advance (Kachkar & Djafri, 2022). Market users also use information exchange tools like the internet to increase business opportunities.

However, in Indonesia, traditional markets still need to show more resistance to digital payments. This resistance attracts the attention of researchers and policymakers because traditional markets play an essential role in the Indonesian economy, providing employment for many people and being a food source for the community (Oktaviani et al., 2019a). The government, through the Ministry of Home Affairs, launched a digitalization program for traditional markets to equalize the national economy in order to maintain the existence of traditional markets, from the rise of e-groceries such as vegetable boxes, fresh, happy fresh, and many others which provide many attractive offers (Ministry of Trade of The Republic of Indonesia, 2020). Research conducted by DBS Bank (2020) revealed that people's shopping behavior in Southeast Asia in 2020 experienced a significant change towards online transactions that can be done from home. One of the most striking changes can be seen in the habit of shopping for daily necessities online, which increased by 33%. With more and more people switching to this service, the projected growth of e-groceries is expected to be even more rapid.
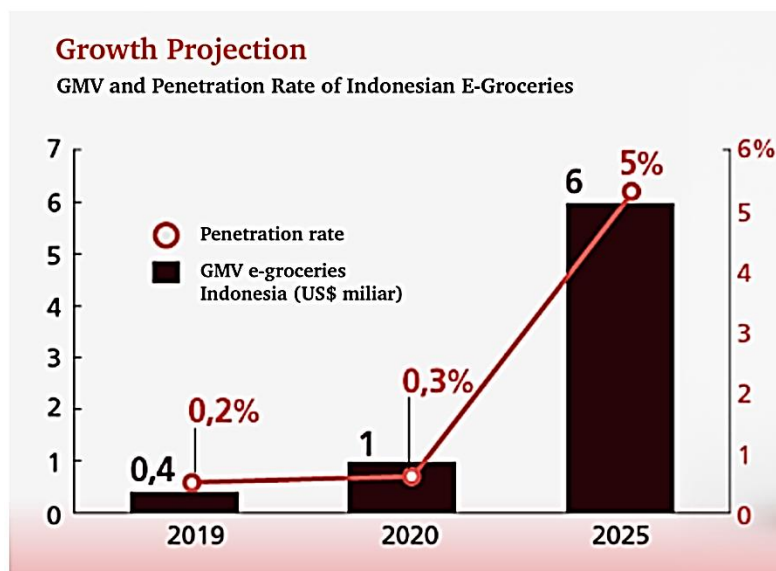
Figure 1. Projected Growth of Indonesian E-Groceries
Source: Research Data (2024)

There are various reasons why traditional market traders refuse or are hesitant to adopt digital payments. Common obstacles traders face are limited technology and infrastructure; many traditional market traders need access to modern technology

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(Musyaffi et al., 2022). Consistent internet connections and a need for more sophisticated mobile devices are the main obstacles to adopting digital payments (Widayani & Fiernaningsih, 2022). In addition, traditional markets are often located in areas that need more technological infrastructure. Digital payments require basic knowledge of technology and the ability to use mobile devices (Suhaeni, 2020). Merchants unfamiliar with technology often need help operating payment applications and may need help with making mistakes (Lloyd et al., 2016).

Traditional markets in Indonesia have a long history of cash transactions. Merchants and customers trust physical transactions that can be seen and touched. This cash culture resists the shift to digital (Satria et al., 2023). A sense of security is the primary concern when using digital payments. Concerns about fraud, identity theft, and cyberattack vulnerability may discourage merchants from adopting this technology (Ramadhan et al., 2020). Traditional traders tend to trust cash more because of its tangible, physical nature.

Resistance to digital payments among traditional market traders has several significant implications. First, this could hinder the government's efforts to advance the digital economy and encourage financial inclusion. Second, traditional markets must catch up in innovation and modernization, causing a more significant economic gap between traditional and modern sectors (Musyaffi et al., 2022). Challenges and efforts to overcome this resistance require a multi-dimensional approach involving various stakeholders, including government, technology providers, and civil society organizations (Kaur et al., 2020).

This literature review is the basis for discussing research results linked to current research consistency. The following are some of the results of previous research in developing and determining this research. Research conducted by (Sait et al., 2024) aims to investigate and identify factors influencing termination intentions among local digital wallet users in Brunei Darussalam. These themes include Acceptability Challenges, Financial Management, and Security Issues, expressing concerns over impulse buying behavior and security resilience, Limited Benefits, referring to short-term interest driven by promotional benefits, and Technological Inertia, i.e., emphasizing reluctance to change from conventional payment methods as well as Technical Challenges that include internet connectivity issues and operational functions.

Choi & Chang's (2020) research seeks to identify the factors hindering companies from combining blockchain with supply chains. The findings include factors inhibiting the implementation of blockchain technology, including technological barriers, obstacles originating from organizations and the environment, and government barriers related to the system. Additionally, various factors are important determinants of resistance to blockchain in technological, organizational, and environmental dimensions.

Research conducted by (Orehovački et al., 2023) discusses the perceived quality of the most commonly used mobile banking applications in Croatia with three objectives. The first is to identify the extent to which pragmatic and hedonic quality dimensions contribute to customers' satisfaction and their behavioral intentions related to the continuous use of mobile banking applications. The second is to determine whether there are significant differences in perceived quality between various mobile banking application users and users from different age groups. The final step is to reveal the advantages and disadvantages of the mobile banking application being evaluated.

Kaur et al. (2020) research aims to identify consumer resistance and motivational factors that influence intentions to use mobile financial services. This research identified one dimension of resistance tradition and four dimensions of motivation compatibility, trialability, perceived enjoyment, and system quality. Tradition negatively and significantly influences the intention to use mobile financial services. In contrast, compatibility, ease of trial, and perceived enjoyment positively and significantly influence the intention to use the service. In addition, system quality has a significant and positive influence on trust. These consumer resistance and motivation dimensions should be seen as drivers for the increasing adoption of mobile financial services. Examining these factors can provide valuable insights for financial service providers regarding which service aspects should be improved to implement mobile financial services. In addition, improving system quality allows companies to increase customer confidence.

Research by Singh & Singh (2022) identifies critical barriers to adopting mobile payment systems (MPSs) in India. Innovation resistance theory (IRT) has been used as a base model for barriers despite the wide range of choices of barriers available in the MPS context. Additionally, three external variables from the broader coverage of IRT constructs were incorporated. The results reveal that value, image, and visibility barriers are the most significant variables. Interestingly, IRTs' risk and privacy barriers from the literature fall in the lowest level of the ISM model. Most barriers fall under quadrant III of MICMAC analysis, indicating the high driving and dependence power.
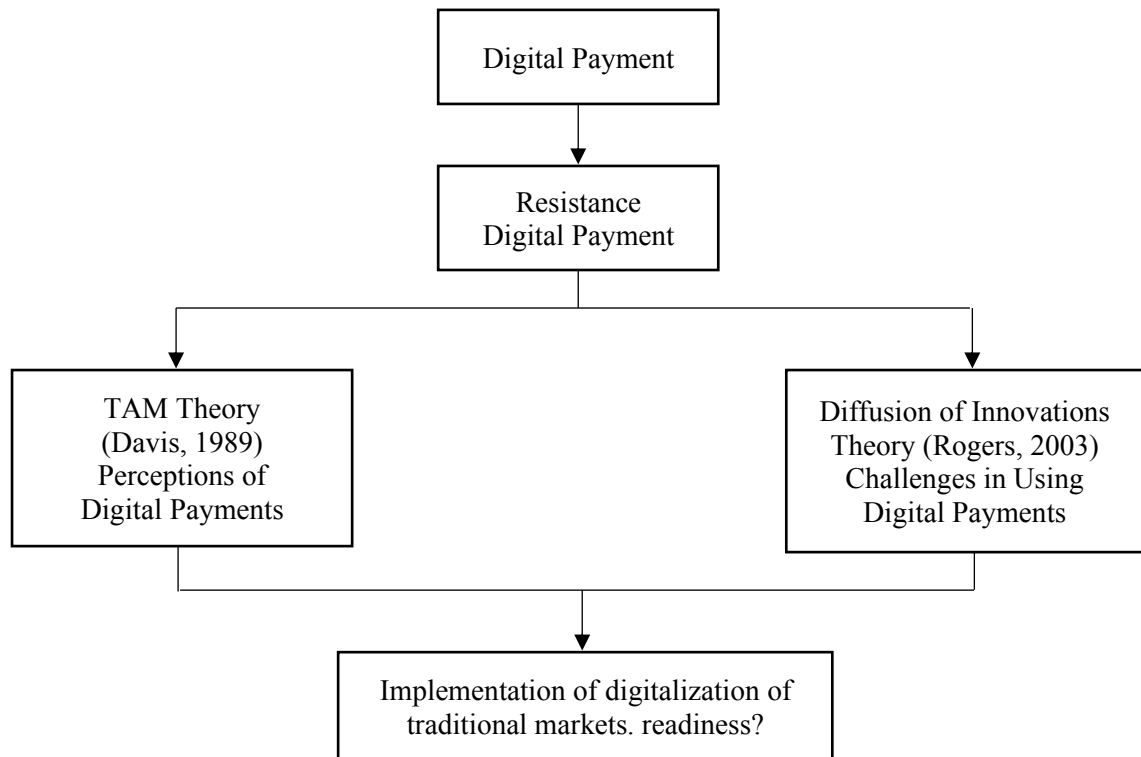
A strong cash transaction culture, limited access to technology, and security concerns uniquely characterize traditional markets. Therefore, understanding the reasons behind this resistance requires an in-depth and comprehensive approach. Based on the background explained above and the result of the research literature, the research questions formed are:

RQ_1. What is the knowledge of traditional market traders regarding digital payment technology?

RQ_2. What challenges do merchants face when trying or considering using digital payments?

RQ_3. How are traders prepared for the traditional market digitalization program?

According to Rogers (2003), in "Diffusion of Innovations," innovation adoption is the process in which individuals or groups decide to start using a new idea or technology (Bakir et al., 2019; Kaur et al., 2020). In the context of traditional markets, the adoption of digital payment technology can be influenced by several primary factors, namely relative advantage, which looks at the extent to which digital payments are considered better than traditional payment methods; compatibility, which shows the alignment of digital payments with the values, experience and needs of market traders; complexity, which reflects the level of difficulty in understanding and using digital payments; trialability, which refers to the ability to try digital payment technology before full adoption; and observability, which assesses the level of visibility of the results of using digital payments by other merchants. Davis (1989), in Perceived Usefulness, Perceived Ease of Use, and User Acceptance of Information Technology suggests two main factors that influence technology adoption: perceived usefulness, which shows the extent to which traders believe that the use of digital payments will improve their transaction performance; and perceived ease of use, which reflects the extent to which traders believe that using digital payments will be easy and will not require extra effort (Minan, 2021; Oktaviani, 2023). In addition, Rogers (2003) also identified that challenges in technology

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adoption can be both technical and non-technical. These challenges can include technical barriers, such as a lack of technological infrastructure, network problems, or the complexity of digital payment systems, and non-technical barriers, such as low digital literacy, lack of trust in the security of digital payments, and resistance to change.

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                    │   Digital Payment   │
                    └─────────────────────┘
                              │
                              ▼
                    ┌─────────────────────┐
                    │     Resistance      │
                    │   Digital Payment   │
                    └─────────────────────┘
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Figure 2. Research Framework
Source: Research Data (2024)

RESEARCH METHODS

This research is an exploratory research on perceptions and experiences. Qualitative research allows researchers to explore traditional market traders' perceptions, experiences, and in-depth views regarding the reasons for resistance to digital payments. It includes understanding how they view the technology's benefits, compatibility, complexity, and trial and error. A qualitative approach allows the development of solutions based on the specific needs and context of traditional market traders. Through direct interaction with participants, researchers can formulate recommendations that are more relevant and implementable (Creswell & Creswell, 2018).

The population is an area that will be subject to the generalization of research results. Population is the totality of specific characteristics determined by researchers to study and draw conclusions (Sugiyono, 2022). Therefore, a researcher needs to understand the characteristics of the research population. The critical thing to pay attention to is the homogeneity or heterogeneity of a population. The population of this research includes traders who sell at the Kebayoran Baru Traditional Market. These traders can come from various types of stalls and the products they sell. It includes existing traders who have been selling for years and new traders who may have a different perspective on changes in the market. Various characteristics of traders can be researched,

such as age, gender, type of merchandise, length of time trading, and regional origin. These characteristics are essential to understand the different resistance dynamics between them.

Kebayoran Lama Market was founded in 1987 and is managed by PD. Pasar Jaya and Pasar Kebayoran Lama will expire in March 2022. In the 32 years that the Pasar Kebayoran Lama building has been standing, Pasar Kebayoran Lama has never been completely repaired. Residential and commercial areas dominate the characteristics around Kebayoran Lama Market and are close to mass transportation modes. Activities in the market and its surroundings occur 24 hours a day, and activities are divided into three different locations, namely in the building, around the site, and the location. There are three managers in the activities that occur, namely PD. Pasar Jaya, RW 01, and informal. The physical condition of the market building has decreased in terms of function and aesthetics. It has caused the Kebayoran Lama Market to lose its existence increasingly in improving the image of traditional markets, PD. Pasar Jaya responded by planning market development linked to other functions to suit current city developments.

Triangulation is a technique used in research to increase the validity and credibility of data by combining various methods, data sources, or perspectives. In this study, triangulation was carried out by triangulating data, which involves using various data sources to ensure the accuracy of the information obtained. In addition to interviews, researchers can collect data from observations, news articles, and short surveys of traders. The interview technique used is a semi-structured interview; the researcher uses an interview guide with main questions but provides flexibility to explore other topics that arise during the interview. This technique allows for further in-depth exploration of the respondent's answers. Researchers also apply recording and notes to ensure data accuracy during the interview process. At the same time, researchers can also make field notes to capture non-verbal cues or atmosphere during the interview.

This research uses a purposive sampling technique, namely selecting informants based on specific criteria that are relevant to the research objectives, such as traders who have been trading in the market for a long time, are of productive age, namely aged 20 to 40 years, and have a cellphone with internet access. In determining informants, this research also noticed variations in the selection of informants to obtain diverse perspectives, such as choosing traders from various backgrounds, ages, genders, and types of products sold. With this informant selection strategy, the research obtained rich and varied data, enabling a comprehensive analysis of the resistance of traders at the Kebayoran Baru Traditional Market, namely, six traders.

RESULTS AND DISCUSSION

The following is a big picture of the results of interviews that have been carried out with six sources, which have been adjusted to the research objectives.

Adopting digital payment technology is the process by which individuals, businesses, and society begin to use digital technology to conduct financial transactions. It includes using various forms of electronic payments, such as credit cards, e-wallets, payment apps, and online bank transfers (Idah & Pinilih, 2020).

Knowledge of Traditional Market Traders

The Technology Acceptance Model (TAM) is one of the most influential theories in explaining and predicting users' acceptance of new technology (Oktaviani, 2023). TAM was developed by Davis (1989) and is based on two primary constructs: Perceived Usefulness (PU) and Perceived Ease of Use (PEOU) (Wang et al., 2023). In the context of digital payment adoption, TAM explains that users must believe that using digital payments will provide tangible benefits compared to traditional payment methods, such as higher efficiency, better accessibility, enhanced security, and transaction convenience (Chen et al., 2016). Users should feel that digital payment is easy and does not require extra effort or high technical expertise. Suppose the app's user interface is intuitive. In that case, the registration and verification process is quick and easy, and transactions can be completed with just a few clicks; users are more likely to adopt it.

The following are the results of an interview with Mas Apong, a cassava and sweet potato seller, regarding digital payments.

"Mas Apong knows about existing digital payments and has used them such as bank transfers and e-wallet (ovo, gopay) for online shopping and has made payments with QRIS for shopping at Indomart. He also has m-banking installed on his cellphone. "According to Mas Apong, using digital payments is very easy, and the benefits can be felt directly without having to bother providing cash."

The following are the results of an interview with Mas Ipay, a fruit seller, regarding digital payments.

"Mas Ipay knows the types of digital payments but has only ever used e-wallets, namely Dana, in his transactions, whereas for online shopping, he prefers to use the COD method rather than digital payments. "According to Mas Ipay, with his profession as a market trader, he is more comfortable using cash and feels it is a hassle if he has to deposit money into the bank to put it into an account."

The following are the results of an interview with Mrs. Samini, a vegetable seller, regarding digital payments.

"Mrs. Samini knows the types of digital payments only include bank transfers and QRIS. Mrs. Samini never shops online or pays for her purchases using digital payment methods. However, he allows buyers to pay using the transfer method and has done this several times due to requests from buyers who still need to bring cash. "According to Mrs. Samini, digital payments are less effective because you cannot see the money and must check it on your cellphone first, making it difficult."

The following are the results of an interview with Mas Reza, a tempeh seller, regarding digital payments.

"Mas Reza knows the types of digital payments but has never used them. Mas Reza likes to shop online in the marketplace but chooses the COD payment method and pays via Indomart. "According to Mas Reza, it is more comfortable and easier to make payments with cash; you do not need to top-up or deposit money at the bank, but if you use digital payment, it is also convenient because you do not have to bother looking for change."
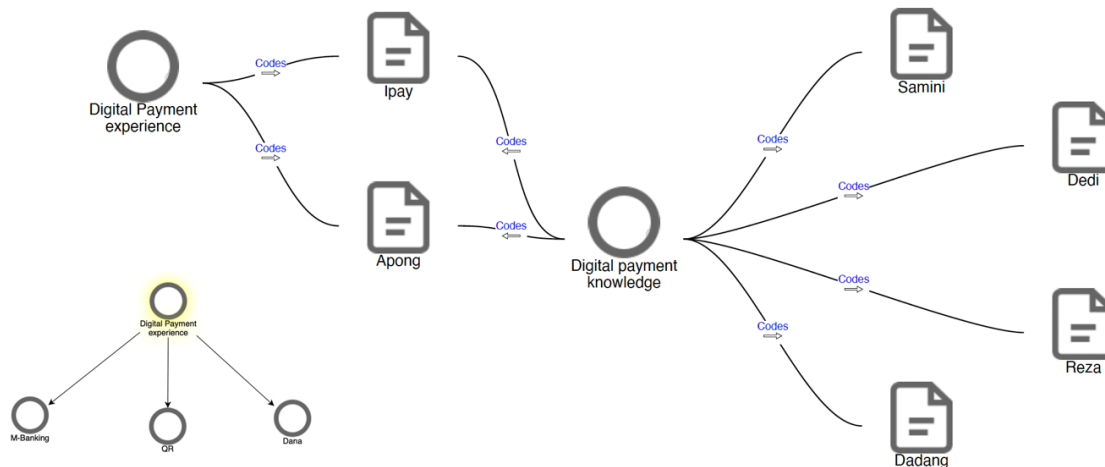
Figure 3. Visualization of Technology Adoption
Source: Data Processed, 2024

Challenges to Using Digital Payments

The Diffusion of Innovations Theory, proposed by Rogers (2003), provides a comprehensive framework for understanding how, why, and at what speed innovations spread through populations (Kaur et al., 2020). In the context of digital payment adoption, this theory helps explain the challenges users face, such as security and privacy, related to (1) Relative Advantage and Complexity, where high security risks can reduce perceived benefits; lack of understanding and education, (2) related to Complexity and Trialability, where difficulties in understanding the technology and lack of opportunity try to hinder adoption; limited technological infrastructure, (3) related to Compatibility and Relative Advantage, where inadequate infrastructure hinders adoption; transaction costs and commissions, (4) which affect Relative Advantage, where high costs reduce perceived benefits; social and cultural influence, (5) related to Observability and Social Influence, where lack of visibility of benefits and social influence hinders adoption; as well as availability and support from merchants, (6) related to Compatibility and Observability, where the lack of merchant support reduces the suitability of technology with daily user needs (Singh & Singh, 2022; Suhaeni, 2020). By understanding these challenges, digital payment service providers can design more effective strategies to increase the adoption and acceptance of appropriate digital payment technologies among traditional market merchants.

The following are the results of an interview with Mr Dadang, a clothing seller, regarding the challenges of using digital payments.

"According to Mr. Dadang, the most difficult challenge in using digital payments is that his infrastructure is inadequate because his cellphone is slow, and he has difficulty accessing the internet. "This is an inhibiting factor in adopting digital payments in Mr Dadang's business."

The following are the results of an interview with Mr Dedi, a plastic seller, regarding the challenges of using digital payments.

"According to Mr. Dedi, the difficult challenge in using digital payments is infrastructure due to concerns about internet disruption and power outages, which could hamper sales transactions. So Mr. Dedi chose to continue using the traditional

method with cash and only implemented transfer payments for a certain time. "If it is possible to use cash, it is better to just look for an ATM first to pay."

The following are the results of an interview with Mrs. Samini, a vegetable seller, regarding the challenges of using digital payments.

"According to Mrs. Samini, the challenges in using digital payments are concerns about fraud and her limited ability and experience to carry out digital payment transactions in her business. Mrs. Samini also fears her cellphone will be lost or stolen in the market."

The following are the results of an interview with Mas Apong, a cassava and sweet potato seller, regarding the challenges of using digital payments.

"According to Mas Apong, the challenge in using digital payments is the security concerns he experienced, one of which was when he used Dana, his balance suddenly disappeared. So, it is necessary to provide knowledge to the public to save money through trusted applications such as m-banking. "Sometimes it is also a hassle when serving customers because you have dirty hands holding the merchandise, and you must check your cell phone."

The following are the results of an interview with Mas Reza, a cassava and sweet potato seller, regarding the challenges of using digital payments.

"According to Mas Apong, the challenges in using digital payments are concerns about security because there is a fear of fraud if the transaction has not been entered, and there is a lack of information to make complaints or reports if fraud occurs in payments. He is also worried that there will be additional administration costs from the transaction."
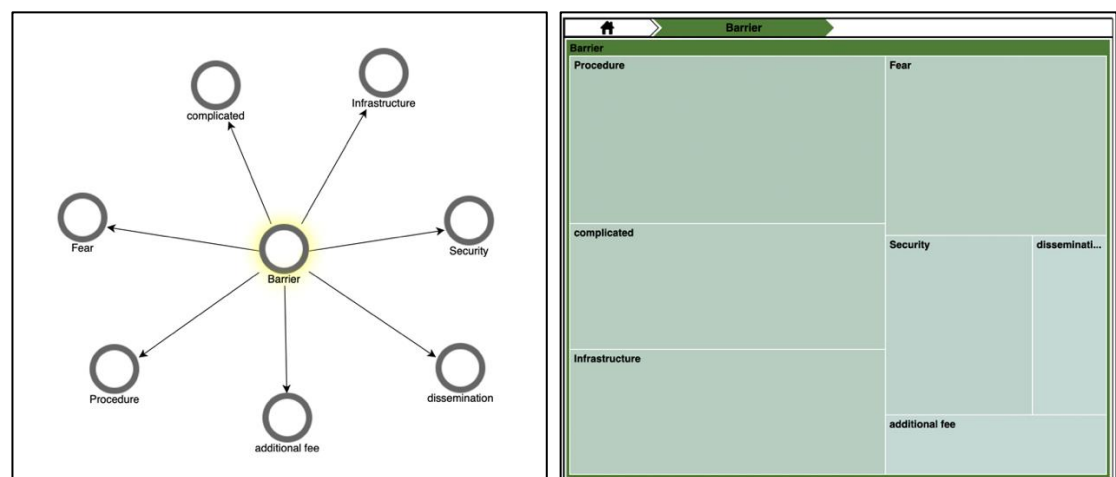
Figure 4. Challenge Visualization
Source: Data Processed, 2024

Based on the visualization that emerged from the challenge results in the challenge code, the biggest challenge was the unknown process or use of digital payments and how digital payments can work. Traders also complain about difficulties and infrastructure, including inadequate internet access and cellphone conditions. Apart from that, there is also fear and worry about security, additional costs arising from digital transactions, and the need for dissemination or direction from the government or stakeholders to provide insight to traders regarding the technology to be applied.

Preparation for the Traditional Market Digitalization

The Technology Readiness Index (TRI) model, developed by Parasuraman (2000), measures the readiness of individuals or organizations to adopt new technology through four dimensions: optimism, innovation, discomfort, and insecurity (Fechtelpeter et al., 2017). Optimism and innovation are positive dimensions that encourage technology adoption, while discomfort and insecurity are negative dimensions that hinder it. TRI assesses individual readiness, develops implementation strategies, and increases technology adoption by overcoming psychological and practical barriers.

Merchants with high optimism believe digital payment technology will increase efficiency, flexibility, and control when running their business. They will accept and adopt this technology more readily because they see its direct benefits, such as faster and safer transactions. Innovative traders are pioneers in using new technology. They enjoy trying the latest technology and may be more enthusiastic about adopting digital payment systems. Their readiness to experiment and innovate will help them navigate the initial challenges of implementing this technology. Merchants who are uncomfortable with technology may have difficulty adapting to digital payments (Marikyan et al., 2023; Rafi et al., 2019). They may feel stressed or confused when faced with technical problems. Therefore, it is essential to provide adequate training and technical support to reduce these inconveniences. Data security and privacy concerns can hinder merchants from adopting digital payment technology. Merchants with high levels of insecurity must be reassured through security guarantees, data encryption, and transparent privacy policies. Overcoming these insecurities is crucial in increasing their trust in technology.

The following are the results of an interview with Mas Reza, a cassava and sweet potato seller, regarding the readiness of the traditional market digitalization program.

"Mas Reza will support the market digitalization program because he feels it makes it easier for traders to find change, and if you pay QRIS, if the price is already that much, you do not need to change it, but you can still bargain."

The following are the results of an interview with Mr Dedi, a plastic seller, regarding the readiness of the traditional market digitalization program.

"According to Mr. Dedi, if the government requires you to use QRIS, just follow it, but he still accepts cash payments, too, because everyone needs cash and has problems when using QRIS; there are those who cannot or do not have QRIS. So it is supported, but old payments have not been removed."

The following are the results of an interview with Mas Ipay, a fruit seller, regarding the readiness of the traditional market digitalization program.

"According to Mr. Ipay, for market traders like this, it is complicated if they have to use QRIS; the best thing is just to use cash because every day you have to spend the money again, which uses cash too. So it is not appropriate to implement digitalization of traditional markets."

The following are the results of an interview with Mr. Dadang, a clothing seller, regarding the readiness of the traditional market digitalization program.

"According to Mr Dadang, using QRIS makes it complicated because if you want to shop again, there is no cash, and only some understand how to use QRIS. "You

have to register first unless you receive assistance from the government and are given instructions on the benefits."

The following are the results of an interview with Mas Apong, a cassava and sweet potato seller, regarding the readiness of the traditional market digitalization program.

"According to Mas Apong, he will follow the rules issued by the government so he cannot take advantage of them. "But if you can choose, Mas Apong still wants the transactions to use cash because market conditions are not adequate, and other costs arise if you have to use QRIS while he only sells cassava and sweet potatoes, which are cheap."
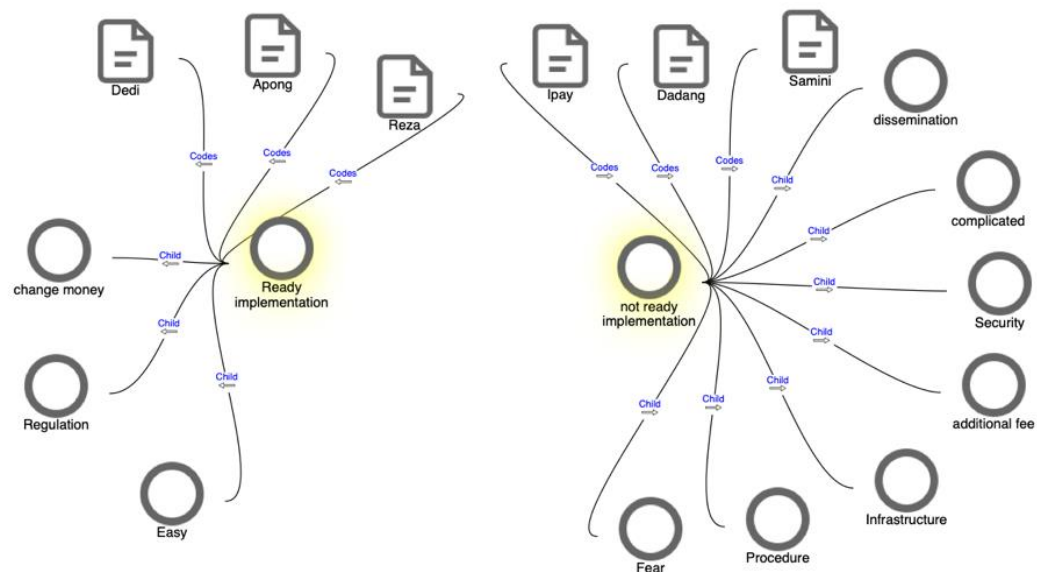
Figure 5. Trader Readiness Visualization
Source: Data Processed, 2024
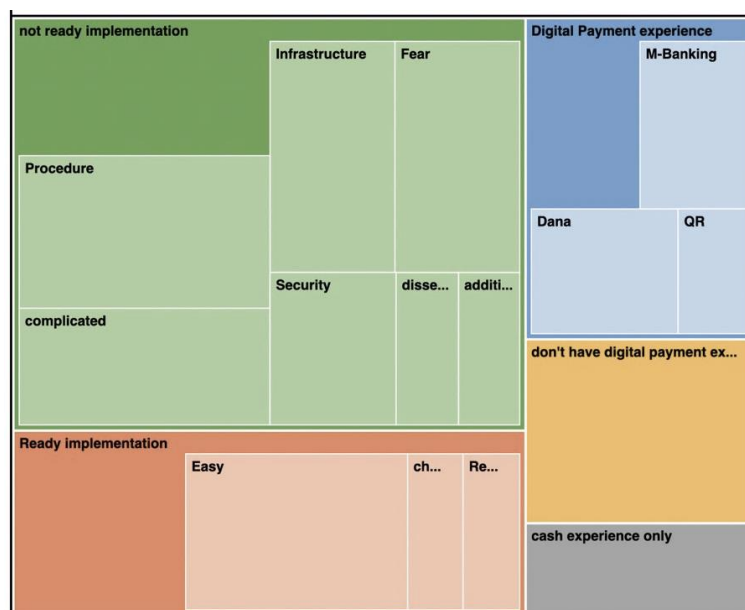
Figure 6. Hierarchy Maps
Source: Data Processed, 2024

Based on interviews with traditional market traders regarding understanding and use of digital payments, several conclusions can be drawn:

Traders like Mas Apong demonstrate a good understanding and use of various digital payment methods, including e-wallet and QRIS. He feels that the convenience and benefits of digital payments are genuine, especially in avoiding the hassle of providing cash. In contrast, traders like Mas Reza and Ibu Samini need more understanding and tend to use something other than digital payments in daily transactions. They are more comfortable with cash payments and feel that digital methods are less practical because they require checking on a cellphone. Mas Ipay and Mas Reza, even though they know the types of digital payments, prefer to use cash in their transactions. They feel that cash payments are more practical and less hassle than having to deposit money into the bank or top-up e-wallet. Mrs. Samini also mentioned that although she allows payment by bank transfer due to the buyer's request, she feels this method could be more effective and accessible.

Findings

First.   Knowledge of traditional market traders regarding digital payment technology

Traditional market traders' understanding of digital payments has several essential links that can influence the adoption and use of this technology in their daily transactions (Lloyd et al., 2016). Awareness and education are key factors; Merchants who are aware of digital payments and receive education about how they work and their benefits tend to be more open to learning and adopting them. Trust and security are also crucial; Merchants who understand how digital payments work and security features will feel safer and more confident using them. In addition, ease of use through a user-friendly interface and adequate technical support can make traders more comfortable and efficient in using this technology (Krishna et al., 2023).

Understanding economic benefits, such as transaction efficiency and new business opportunities, is essential in driving digital payment adoption. Merchants who realize that digital payments can speed up the transaction process and attract new customers will be more encouraged to use them. In addition, conformity with local customs and support from the government and community can help make the transition smoother (Oktaviani et al., 2019b). Government programs that provide incentives and successful examples from fellow merchants can increase merchants' interest and trust in digital payments to remain competitive in this digital era (Singh & Singh, 2022). Although some traders are starting to adopt and feel the benefits of digital payments, most traditional market traders still feel that using cash in their transactions is more comfortable and practical. Convenience and existing habits play a significant role in their decision to use or not use digital payments. Education, experience, and infrastructure are critical aspects of adopting digital payments.

Second. Traders' readiness for the traditional market digitalization program

Overcoming the challenges of adopting digital payments requires a holistic and strategic approach involving various stakeholders such as governments, technology service providers, merchants, and users (Eriksson et al., 2021). The steps that need to be taken are as follows: (1) increasing security and privacy through advanced encryption technology, two-factor authentication, biometrics, user education, and collaboration with regulators; (2) conducting education and training through awareness campaigns, training programs, and customer support; (3) developing technological infrastructure through

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investment, subsidies, incentives and collaboration with service providers; (4) reduce transaction costs and commissions with alternative business models, government subsidies, and negotiations with service providers; (5) driving social and cultural influence through influencer campaigns, publication of success stories, and community initiatives; (6) as well as increasing availability and support from merchants through partnership programs, incentives and technology integration (Cham et al., 2022; Moorthy et al., 2017).

In particular, adopting digital payments for traditional market traders faces various challenges, as stated by informants, namely lack of technological knowledge, limited access, security and trust, transaction costs, buyer habits, and system integration. To overcome this, it is necessary to carry out regular education and training, provide affordable devices, and improve internet infrastructure (Nandru et al., 2023). Trust can be built through security guarantees and testimonials, while transaction costs can be reduced through negotiated rates or government subsidies. Buyer habits can be changed with promotions and education, and digital payment systems should be easy to integrate with existing recording systems, with special training for integration. This integrated approach will facilitate technology adoption and open new opportunities for local economic growth.

Three. Challenges faced by traders in using digital payments

By understanding the dimensions that emerged from the interviews, the following steps can be taken to increase the readiness of traditional market traders in facing digitalization: 1) Education and Training: Provide comprehensive training on the use of digital payment technology, with a focus on its benefits and how to its use reduces discomfort. 2) Technical Support: Providing easily accessible technical support to help traders facing technical issues so they feel more comfortable and confident. 3). Security Campaigns: Develop information campaigns to explain the security measures implemented in digital payment systems to reduce insecurity. 4) Promotions and Incentives: Providing special incentives or promotions to encourage innovative and optimistic traders to try new technologies while encouraging adoption by other groups through successful examples (Kaur et al., 2020; Suhaeni, 2020). This approach and understanding of the Technology Readiness Index theory can help design more effective strategies to increase the readiness of traditional market traders to adopt and utilize digital payment technology (Suharto et al., 2021).

The government's active role in providing understanding, knowledge, and experience to traditional market merchants regarding digital payments still needs to be improved. One major obstacle is the need for more infrastructure, including limited access to stable in-ternet and the necessary devices for digital transactions. Additionally, many merchants in traditional markets are older and less familiar with technology, making them more re-sistant to adopting digital payment systems. The government has also not sufficiently addressed the issues that arise from digital transactions, such as technical problems or fraud, leaving merchants without adequate solutions. This lack of support and guidance makes it difficult for merchants to transition from cash-based transactions to digital payments. To overcome these challenges, there is a need for more intensive and continu-ous education programs explicitly tailored to traditional market merchants. Moreover, investment in digital infrastructure is essential, along with specialized training for older merchants and practical solutions to handle technical issues that may arise during digital transactions.

CONCLUSION

Based on the results of research and discussion, traditional market traders' understanding of digital payments shows that awareness, education, trust, and security factors play an essential role in adopting this technology. Merchants who are educated about digital payments and their benefits tend to be more open to using them, especially if they feel this technology is safe and easy to use. In addition, understanding the economic benefits, such as transaction efficiency and new business opportunities, as well as support from the government and community, can encourage more merchants to switch to digital payments. Overcoming the challenges of adopting digital payments requires a holistic approach involving multiple stakeholders, including governments, technology service providers, merchants, and users. Steps that need to be taken include increasing security and privacy, user education and training, developing technological infrastructure, reducing transaction costs, encouraging social and cultural influence, and increasing support from merchants. Increasing the readiness of traditional market traders to face digitalization requires several strategic steps. These steps include comprehensive education and training on digital payment technologies to increase optimism and reduce discomfort, providing easily accessible technical support, security campaigns to explain the security measures of digital payment systems, and promotions and incentives to encourage technology adoption.

Qualitative research regarding the resistance of traditional market traders conducted through interviews with six traders has several limitations. The small sample size may not represent the entire population of traditional market traders, so the results do not reflect broader views or experiences. Sample selection may not be random or biased, depending on accessibility and willingness of traders to be interviewed. Respondents' opinions and experiences are highly subjective and can be influenced by personal factors such as age, educational background, and previous experience with technology. In order to improve the quality and validity of qualitative research regarding the resistance of traditional market traders to digital payments, it is recommended to expand the sample size to include more traders from various backgrounds, types of trade, and different market locations so that the data obtained is more representative and comprehensive. In addition, combining qualitative and quantitative methods, such as conducting quantitative surveys alongside qualitative interviews, can provide a more objective and measurable picture of the level of resistance and the factors that influence it.

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