

Application of QRIS as Digital Payment in The Tourism Industry During A Pandemic: A Focus Group Discussion (Case Study of Alun-Alun Kidul Yogyakarta)

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Abstract

The pandemic has changed people's habits or people's behavior in non-cash transactions using digital wallets or e-wallets to reduce the risk of being infected with the coronavirus, one of which is by using QRIS. However, we have not often encountered the use of digital payment technology through QRIS in tourism locations. One of them is the South Square of Yogyakarta. This research is qualitative research using the Focus group discussion method. In this study, the number of participants in this FGD was ten people from the team, ISEI, and tourism industry players in Alun-Alun Kidul Yogyakarta. Based on the results of the research that has been done, the first conclusion is that the use of QRIS in Alun-Alun Kidul Yogyakarta is still minimal, even though 80% have received the code, but only 30% have activated it, and who use it no more than 2%. Some several obstacles and challenges cause this, including the low number of visitors, regulations that are not required, and the mindset of traders who still use traditional financial management systems. The alternative solution offered is QRIS activation for tourism industry players who have not yet performed and provided mobile services from BPD.

Keywords: *QRIS, FGD, Alun-Alun Kidul Yogyakarta, tourism*



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INTRODUCTION

The pandemic has changed people's habits or people's behavior in non-cash transactions using digital wallets or e-wallets to reduce the risk of being infected with the coronavirus that sticks to money, credit cards, or the hands of people who give or receive the money. The World Health Organization (WHO) urges the public to implement contactless payments. Contactless payment is meant to reduce contact with cash payments using digital wallets or electronic transactions (Anonymous, 2020). The existence of transactions using digital wallets is a manifestation of technological developments. The public has also been introduced to a cashless society or known as the Non-Cash Movement. The cashless society is a term that refers to people who, in transactions, no longer use physical money but through the transfer of financial information digitally. In daily transactions, people do not use real money but digital money (Bintarto, 2018).

MSMEs are forced to innovate and adapt immediately, among others, by adopting a digital business model. Until now, there have been 132 million internet users in Indonesia (Kasali, 2018). The fintech (financial technology) industry seeks to optimize this potential by offering various financial products that make it easy for users to access various financial services. These digital financial products include Go-Pay, Ovo, Dana, and so on. In addition, there are also alternative payments using QRIS. QRIS itself is inclusive for all levels of society and can be used for payment transactions both domestically and abroad. With QRIS,

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the public can easily and securely transact in one mobile phone. On the other hand, QRIS, which is the standardization of QR Codes, will benefit buyers and sellers because transactions take place efficiently through one QR code that we can use for all payment applications on mobile phones.

However, we have not often encountered the use of digital payment technology through QRIS in tourism locations. One of them is the South Square of Yogyakarta. This tourism location offers a variety of culinary, photography, cultural, and historical tours. Visitors to this tourism place are very diverse both from within and outside the country. Even though it is located in the center of Yogyakarta, not many merchants or service sellers use digital payment technology through QRIS. Even though the new normal era demands, one of which is social distancing and reducing cash payments to avoid the spread of the covid-19 virus. There is a need for a study to find out how to use digital payments through QRIS in the tourism industry during a pandemic, especially in Alun-Alun Kidul Yogyakarta.

RESEARCH METHOD

Research Object

The object of this research is the tourism industry in Alun-Alun Kidul Yogyakarta which is affected by the COVID-19 virus pandemic. The location of this tourism industry is in the center of the city of Yogyakarta, where it should be, financial facilities and transactions are quite adequate. However, the application of QRIS technology is infrequent.

Focus Group Discussion (FGD)

This research is qualitative, using the Focus Group Discussion method. This method has been widely used to research social cases (Afiyanti, 2008; Paramita & Kristiana, 2013). The advantage of this FGD method is that it provides more informative data, is relatively quick to complete, and is also affordable. In addition, this method aims to prevent misinterpretation of the problem under study. FGD is different from other group discussion techniques such as Delphi, brainstorming, and nominal group, which aims to create consensus and solve problems under the agreement of all parties (Krueger, 1988). This method does not try to find consensus or make decisions but rather to gather information about perceptions and views on something. Furthermore, according to Afiyanti (2008), the main objective of FGD is to obtain data interaction to increase the depth of information on a phenomenon resulting from a group discussion.

Data Collection

The data used in this study is divided into primary and secondary data. Primary data collection was carried out by observation, filling out open questionnaires, and interviews with tourism industry players. According to Krueger (1988), the number of FGD participants is not too many, only 7-10 people, and can be reproduced up to 12 people. This is so that each individual has the opportunity to express his opinion. In this study, the number of participants who took part in this FGD was ten people from the team, ISEI, and tourism industry players in South Square Yogyakarta.

The focus of the themes that the researcher will discuss in this FGD includes the current conditions of using the QRIS application, the obstacles and challenges in using QRIS, and the alternative solutions offered. This theme is made in an open-ended question as one of the characteristics of the FGD method, so it is hoped that we will obtain a lot of information in the implementation of this research.

Meanwhile, secondary data collection is carried out through a literacy study of existing research, economic news, etc. The secondary data used is a discussion of digital payments and QRIS as the theme raised in this study.

FINDINGS AND DISCUSSION

Digital Payment

A digital wallet is a prepaid account protected with a password where users can save money for any online transactions, such as payments for food, online shopping for goods, and flight tickets. Digital wallets can be downloaded for free through everyone's smartphone (Rosmayanti, 2019).

The existence of digital wallets such as OVO, Gopay, Dana, Linkaja makes humans consumptive because of the ease of transaction services through digital. The most frequently used transactions, according to the research results of application-based research institutions, Snapchart, are retail transactions (28%), online transportation orders (27%), and online food orders (20%). The rest is for e-commerce transactions (15%) and bill payments (7%). In the segment of online transportation ordering transactions and online food delivery, Snapchart research data shows OVO's position as a digital wallet for Grab and Grab Food services, showing 71% of respondents using OVO for this transaction (Sutriyanto, 2019).

Based on the data above, people can say that electronic money for daily transactions such as transportation, fast food delivery, and shopping has been popular among Indonesian consumers, especially the millennial generation and generation Z, who are fluent in technology. For the millennial generation, it has become commonplace to shop or transact without cash. They are used to using electronic devices such as debit cards, credit, or electronic money (Rif'ah, 2019). The widespread use of digital wallets among the millennial generation has made researchers interested in utilizing current technology (electronic money) from motives and interactions. To find out, the researcher used a symbolic interaction approach. The study of symbolic interaction communication is divided into three critical concepts: mind, self, and society (Ardianto, 2007: 136).

QRIS

QRIS is a useful breakthrough that is profitable for businesses or merchants and for consumers who make payments, including (1) Transactions are easier when using QRIS. Only one QR code is needed. Of course, this simplifies transactions and makes them faster. (2) More payment alternatives with QRIS, buyers are free to choose digital payments from the e-wallet of their choice without worrying about the availability of a QR code to pay for it. This can increase the possibility of non-cash purchases and payments. (3) Prevent fraud. Counterfeit money fraud is something that is still common today. However, if you use a QR code, you will be protected from the possibility of experiencing this because the payment is made non-cash. (4) It's easy to register as a merchant. Business actors don't need to register one by one with different banks or e-wallets. Just register for QRIS, and your shop can accept payments from anywhere. (5) Practically monitored and analyzed. Transaction history is easy to read in real-time, and financial management becomes easier.

Alun-Alun Kidul tourism conditions during the pandemic

In the current pandemic period, where new habits are starting to be applied. Social distancing is one of the characteristics of the current condition. Besides that, payments for services or goods that were previously cash are now slowly starting to switch to digital transactions. The same thing happened to the tourism industry in the South Square of Yogyakarta. According to the information obtained, 80% of traders have been given a code to use QRIS. Even thirty percent have been active. But unfortunately, its use does not even exceed 2%. One of the causes of this underutilized condition is the decrease in tourists in the South Square of Yogyakarta during this pandemic.

Obstacles and Challenges

Broadly speaking, digital payments are one of the much-needed efforts to reduce the number of transmissions of the covid-19 virus. Still, on the other hand, the pandemic has also reduced the number of tourists in the South Square of Yogyakarta. This resulted in the number of QRIS usage also not increasing.

Regulations on the implementation of QRIS, which are currently not required, have also prevented growth in the use of QRIS. However, many tourists who come to South Square during this pandemic are asking about the availability of digital payment. However, because the number of service providers that use digital payments is minimal, some tourists who do not provide cash have to walk to an ATM first to collect cash.

Apart from the number of tourists and regulations, the mindset of the tourism industry players is still not well developed. The use of digital payments is new and foreign. Currently, business capital management is still traditional, where the profits earned today will be used as capital tomorrow. Lack of knowledge about digital financial management is also one of the obstacles in using QRIS as a digital payment at Alun-Alun Kidul Yogyakarta.

Alternative Solutions

The tourists are actually more familiar with digital money than the tourism industry players in Alun-Alun Kidul Yogyakarta. The proof is that they are used to using Go-Pay and OVO in conducting transaction activities. Some of the solutions obtained in this FGD are that the tourism industry players in Alun-Alun Kidul Yogyakarta must first activate the digital payment that we will use, namely QRIS. After that, there is a need for cooperation from BPD DIY to provide mobile services for several periods to support the use of QRIS at the tourist sites of Alun-Alun Kidul Yogyakarta.

CONCLUSION AND FUTURE RESEARCH

Based on the results of the research that has been done, the first conclusion is that the use of QRIS in Alun-Alun Kidul Yogyakarta is still minimal, even though 80% have received the code, but only 30% have activated it, and who use it no more than 2%. Some several obstacles and challenges cause this, including the low number of visitors, regulations that are not required, and the mindset of traders who still use traditional financial management systems. The alternative solution offered is QRIS activation for tourism industry players who have not yet performed and provided mobile services from BPD. This research is a preliminary study conducted to find out the initial information on the use of QRIS and the obstacles and challenges faced. There is a need for further research on the level of satisfaction and needs from both the tourism industry players and tourists visiting Alun-Alun Kidul Yogyakarta.

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