Implementation of Digital Transactions for MSMEs Business Actors in South Kembangan Village

Elok Kurniawati [1*], Feber Sormin [2]

[1*,2]Fakultas Ekonomi dan Bisnis, Mercu Buana University, Indonesia

elok.kurniawati@mercubuana.ac.id[1*)] (corresponding author)

Abstrak
(1) Usaha mikro, kecil, dan menengah merupakan salah satu penggerak perekonomian di Indonesia, hal inilah yang mendorong pemerintah untuk membuat regulasi bagi UMKM (2) Platform transaksi digital adalah sistem atau aplikasi yang memfasilitasi berbagai jenis transaksi keuangan secara elektronik, termasuk pembayaran dan transfer dana, melalui perangkat digital seperti komputer atau ponsel. Contohnya adalah dompet digital (e-wallet), mobile banking, dan payment gateway (3) Transaksi digital dapat di lakukan dimana saja, kapan saja dan memberikan rasa aman dan nyaman bagi pelaku UMKM sekaligus cara yang efesien dan efektif untuk menghindari uang palsu (4) Diharapkan dengan adanya pelatihan yang diberikan melalui pengabdian masyarakat di Kelurahan Kembangan Selatan dapat memotivasi masyarakat untuk memanfaatkan teknologi secara bijak dan UMKM dapat menjadi pilar dalam perekonomian nasional.

Kata kunci: *Penerapan Teknologi,Transaksi Digital,Bisnis UMKM*

Abstract
(1) Micro, small, and medium enterprises are one of the drivers of the economy in Indonesia, this is what encourages the government to create regulations for MSMEs (2) A digital transaction platform is a system or application that facilitates various types of financial transactions electronically, including payments and fund transfers, through digital devices such as computers or mobile phones. Examples are digital wallets (e-wallets), mobile banking, and payment gateways (3) Digital transactions can be done anywhere, anytime and provide a sense of security and comfort for MSMEs as well as an efficient and effective way to avoid counterfeit money (4) It is hoped that the training provided through community service in South Kembangan Village can motivate the community to use technology wisely and MSMEs can become pillars in the national economy.

*Keywords***:** *Implementation of Technology, Digital Transactions of MSME Businesses*

Introduction

Technology is the use of computers and electronic devices to process, store, and transmit information in the form of digital data. This technology has transformed the way we interact, communicate, and access information, and has had a significant impact on various aspects of life, including business, education, and entertainment.

As technology advances, it also changes the mindset and lifestyle of society in general, as technology is designed to help humans complete many tasks quickly and efficiently. One technology that makes our lives easier is digital transactions.

Digital transactions are any form of value exchange, including the sale and purchase of goods and services, conducted electronically through digital media such as the internet and applications. These transactions do not involve physical cash and allow for fast, easy, and secure payments through various digital platforms such as e-wallets, mobile banking, and payment gateways.

A digital transaction, also known as a digital payment, is the process of transferring value electronically from one party to another. This includes various payment methods such as online bank transfers, the use of digital wallets (e-wallets), debit/credit card payments, and transactions via QR codes.

Types of Digital Transactions:

1. Online Banking: Transactions via internet banking or mobile banking (m-banking).
2. E-money: Electronic money stored on a medium such as a card or application, and used for various payments.
3. E-wallet: A digital wallet that stores money and enables online transactions such as fund transfers or shopping payments.
4. QRIS (Quick Response Code Indonesian Standard): A payment method that involves scanning a QR code.

Digital Transaction Security

It is important to always exercise caution when conducting digital transactions. Some security tips include:

1. Protect personal data: Never provide sensitive information such as passwords or OTP codes to unknown parties.
2. Use a personal device: Avoid making transactions on devices that are not your own.
3. Check links: Don't click on suspicious links sent via email or text messages.
4. Use a secure network: Avoid using unsecured public Wi-Fi when making transactions.
5. Report issues: If a problem occurs, report it immediately to the authorities or your service provider.

Referring to the Situation Analysis point, partner issues include general public, business actors, such as MSMEs, are required to maintain technological literacy because advances in technology require them to use technology wisely to facilitate business. Based on the situation analysis above, the following problems can be identified (1) How to use technology in MSME businesses? and (2) How to use digital transactions in MSME businesses?

The objectives of this community service are to provide insight into the importance of technology in MSME businesses, the use of technology for MSME businesses and the use of digital transactions for MSME businesses. The benefits of this community service are (1) knowledge and insight into the importance of technology in MSME businesses and (2) additional information on digital transaction technology needed for business continuity. Based on the partner issues above, this community service will provide training on implementing digital transactions for MSME business actors. In this community service, we provide training that can educate MSMEs to be technologically literate and understand the function of technology to facilitate business

Implementation Method

This community service program is carried out in the form of outreach and education for MSMEs in the South Kembangan area who are unfamiliar with the use of technology in MSME transactions. This activity targets MSMEs in the South Kembangan area, to increase their knowledge and understanding of digital transactions.

The workshop will be conducted using the following methods: (1) presentation of material (classical): related to digital technology and (2) group discussion and simulation activities: related to the function of MSME transaction technology. Output types are the presentation of this material. it is hoped that participants will understand the importance of implementing technology transactions in MSMEs. Evaluation of the activity will be conducted through materials related to the application of digital transaction technology in MSME businesses. Instructor evaluation questionnaire: related to material presentation. Activity implementation evaluation questionnaire: related to the implementation of socialization activities.

The community service program is implemented through the following stages:

1. Preparation: Developing a more organized and focused program of activities, including scheduling management, preparing materials and practical examples of digital transactions for MSMEs, preparing participant locations, and coordinating with the program team.
2. Counseling: This stage follows the socialization. During this stage, the community is provided with information on the application of digital transaction technology to MSME businesses.
3. Mentoring: This stage is carried out in collaboration with a team from the local sub-district. Mentoring involves monitoring and intensive communication with local residents to help them better utilize technology as a means of buying and selling.

Result and Discussion

Figure 1. Documentation of Community Service Activities

During the presentation session, participants were provided with insights into the importance of implementing digital transaction technology for MSME businesses. The material also included hands-on training with several digital payment applications, assisted by a resource person. Many participants were unsure how to use these applications. The training received positive feedback from participants during the Q&A and practical sessions.

Conclusion

The training received positive feedback from participants during the Q&A and practical sessions. Despite the lack of understanding regarding the importance of technology in facilitating MSME businesses, many participants expressed curiosity and a strong enthusiasm for learning, enabling the resource person to provide transparent information regarding the implementation of digital transactions.

Acknowledments

This activity is expected to help the community, particularly MSMEs in the South Kembangan area, broaden their knowledge and improve their literacy regarding the importance of implementing digital transaction technology. Through this training, business owners are expected to be able to implement digital transactions according to their business needs. The activity was well received by MSMEs. Throughout the activity, participants listened, actively asked questions, and actively participated in preparing financial reports. This Community Service activity requires mentoring to ensure its continuity, which can be conducted periodically through face-to-face meetings and online webinars.

References

Krisdiartiwi Mamik. (2008). Pembukuan Sederhana untuk UKM (Media Pressindo (ed.); 1st ed.). Anggota IKAPI

Puspitaningtyas, Z. (2017). Pembudayaan Pengelolaan Keuangan Berbasis Akuntansi Bagi Palaku Usaha Kecil. XXI (03), 361–372

Suyanto. (2023). Mengenal Dompet Digital di Indonesia. http://repository.ipwija.ac.id/3520/1/Buku Dompet Digital Juni 2023-Suyanto.pdf