

The Role of Interpersonal Communication in Maximize the Use of QRIS in The Street Vendor Environment of UIN Raden Intan Lampung

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ABSTRACT

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QRIS; Interpersonal; Communication;
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QRIS is a digital payment method that makes it easy for users to carry out buying and selling transactions. Currently, using QRIS has become a transaction style that is popular, especially among young people. However, there are still many business actors who have not utilized QRIS in the transaction process. With this background, this research aims to analyze and provide solutions for maximizing QRIS using an interpersonal communication approach and it is hoped that QRIS as a digital payment system will be able to provide easy transactions for traders and consumers, thereby potentially increasing sales volume. By using descriptive qualitative methods, researchers will examine the extent to which interpersonal communication is effective in encouraging the use of QRIS by street vendors and the research results are expected to show that good interpersonal communication such as direct education, demonstration of use, and persuasive approaches play an important role in increasing traders' trust and interest in using QRIS optimally. so that in the end optimal use of QRIS has a positive impact on increasing sales turnover.

1. Introduction

QRIS (Quick response code Indonesian standard) is a digital payment method that has become one of the government's efforts to increase financial inclusion and is one of the efforts to facilitate the transaction process provided by the government, with QRIS we can reduce the use of cash in Indonesia. (Viona Patrisia & Rismayani, 2023) However, in practice, it turns out that the current QRIS provider service is still not optimal, only certain shops or stalls have provided QRIS services. Interpersonal communication can play an important role in maximizing the use of QRIS in the street vendor environment (Rukayyah et al., 2024).

Street vendors are one of the groups that are most left behind in technological change, especially regarding payment methods because many of them still only use traditional payments such as cash. Street vendors have not been able to adapt to technological developments due to several things, namely lack of knowledge, lack of guidance from groups or institutions so that it is difficult for street vendors to adapt to technological developments. With guidance with an interpersonal communication approach in maximizing the use of QRIS in street vendors, it is hoped that it can help street vendors increase the efficiency and security of payment transactions, as well as help increase awareness and use of QRIS among street vendors (Uin & Saifuddin, 2019).

The street vendors selected in this study were street vendors around the UIN Raden Intan Lampung campus, seen from the quantity of street vendors around the front gate of UIN Raden Intan Lampung, there are quite a lot of them and buying and selling activities there are carried out every day. Seeing the surrounding conditions, of course, the consumers of street vendors are dominated by students who have adapted to using QRIS in the buying and selling transaction process, but the provision of QRIS services at street vendors is not evenly distributed so that many students choose

to shop at merchants who already use QRIS in the transaction process. This will of course reduce the income of street vendors who have not used the QRIS service, so there needs to be assistance for street vendors so that the use of QRIS can spread optimally so that consumers have many variants of choices of shops that provide QRIS services according to their wishes (Saputra, Bayu, 2014).

This study aims to discuss the role of interpersonal communication in maximizing the use of QRIS in the street vendor environment and this article also discusses effective interpersonal communication strategies to increase awareness and use of QRIS among street vendors. The hope is that when street vendors actively participate and adapt to the development of this technology, it can help increase the sales volume and income of street vendors (Sarmiati, 2019).

2. Method

Research on the role of interpersonal communication in maximizing the use of QRIS in the environment of street vendors at Uin Raden Intan Lampung uses a qualitative research design with a case study approach, where the role of interpersonal communication is the key approach applied in this study. The sample of this study was street vendors who had not used QRIS in their payment method for buying and selling transactions. The method for determining the sample is by purposive sampling (Abdul Mukhyi, 2023).

Determining the sample by purposive sampling is determining the relevant and most informative sample so that the research is more objective. Purposive sampling has the advantage of producing rich and in-depth data about the conditions experienced, then saving time and resources because it chooses relevant and informative samples, and increasing data validation (Dawis et al., 2023).

The method used in this study uses three basic methods, namely interviews, observations and document analysis. Interview activities were carried out directly to sources who had been selected based on the purposive sampling method, then observations were carried out directly at the research location and analyzed the buying and selling transaction activities of street vendors whose samples had been determined and finally document analysis was used to strengthen the data that had been collected through interviews and observations. Document analysis is a method for preparing theoretical evidence related to research on the role of interpersonal communication in maximizing the use of QRIS in the street vendor environment (Anggraini et al., 2022).

This study uses thematic data analysis where the data is collected and then analyzed to identify themes related to the role of interpersonal communication in maximizing the use of QRIS in street vendors Uin Raden Intan Lampung. In this study, researchers used data triangulation to collect data and validate findings and member checks that had street vendors to validate research findings so that this study was rich and objective (Sataruddin et al., 2020).

This study aims to understand the role of interpersonal communication in maximizing the use of QRIS in the street vendor environment, as well as to identify effective interpersonal communication strategies to increase street vendor awareness to use QRIS. In addition, the most realistic goal is that with this study, it is hoped that street vendors will have full awareness to continue to play an active role in the development and progress of technology, so that street vendors can adapt and follow technological developments so that the buying and selling activities carried out are more varied and creative, thereby increasing sales volume.

The benefits of this research are expected that street vendors can increase and have full awareness of the use of QRIS as a payment method, then the government can play a role in providing information about the use of QRIS as a payment method, of course the approach used uses an interpersonal communication approach and finally with this research it is hoped that it can add references to effective research methodology and can be used as learning material related to interpersonal communication material, especially in maximizing the use of QRIS in the buying and selling process at street vendors (Man et al., 2023).

3. Results and Discussion

This study entitled the role of interpersonal communication in increasing the use of QRIS in street vendors Uin Raden Intan Lampung has collected several results based on the findings collected in the research process, namely those related to the role of interpersonal communication in maximizing

the use of QRIS in street vendors, especially the interpersonal communication approach, namely, increasing awareness with an interpersonal communication approach, this process can increase the awareness of street vendors about the benefits and how to use QRIS in the payment transaction process. Then building trust with interpersonal communication, street vendors can build trust that the use of QRIS in the payment system can help traders' efficiency (Rukayyah et al., 2024).

Interpersonal communication can help street vendors to improve their skills in adapting to using QRIS in their payment system, not only that, but interpersonal communication also helps overcome problems that occur in the process of using and maximizing QRIS in the payment system and finally, it increases the satisfaction of street vendors, so that they have the ability to adapt to technological advances.

a. Interpersonal communication strategy

Interpersonal communication has several strategies to increase the use of QRIS in street vendors, namely: training and education, this training and education are the main basis in this study because by providing knowledge about QRIS and its use and being accompanied and trained to be able to use and utilize QRIS in the payment system, street vendors can play an active role in using QRIS. Furthermore, direct communication is an effective strategy in this study, because direct communication between researchers and street vendors can help build and increase awareness of the importance of adapting to technological developments and increasing trust in using QRIS in daily activities.

Interpersonal communication strategies that some people may not realize the importance of in the interpersonal communication approach process, namely the use of easy-to-understand language, the use of easy-to-understand language helps street vendors understand what aspects they are studying, then helps increase the awareness and skills of street vendors and the community in using QRIS in their daily payment system. And the last is feedback and evaluation in the process by collecting feedback and evaluations from street vendors and customers so that it can help maximize the use of QRIS in the buying and selling system that is carried out. This evaluation is also a benchmark for researchers regarding the results of their research so far, so that if there are still shortcomings, they can be fixed and maximized in the next study (Viona Patrisia & Rismayani, 2023).

b. The benefits of interpersonal communication in the use of QRIS in the street vendor environment

The benefits of research using an interpersonal communication approach in maximizing the use of QRIS in street vendors are to increase efficiency, where interpersonal communication can help increase the efficiency of QRIS use in the street vendor environment and the community. Furthermore, increasing security by using QRIS can help increase the security of QRIS users and can help street vendors in the buying and selling transaction process and overcome problems related to the use of QRIS. The main benefit in this study is increasing satisfaction, this satisfaction is not only felt by street vendors but also satisfaction for consumers where QRIS facilities can be utilized not only in large shops but also in street vendors can also be utilized using QRIS so that it becomes one of the easier and more effective payment alternatives. (Rukayyah et al., 2024)

Data Presentation

This study uses data presentation or presentation of results that are textual in nature, the presentation of these results uses precise words and does not have double meanings and uses short and easy-to-understand sentences based on the rules of writing Indonesian, the descriptions explained must be sufficient to explain what, who and how the contents of this study. The study entitled the role of interpersonal communication in maximizing the use of QRIS in street vendors Uin Raden Intan Lampung has several findings that researchers have collected during observations and interviews, including:

1. Many street vendors in the UIN Raden Intan Lampung environment still do not know about QRIS

2. It turns out that some street vendors in the UIN Raden Intan Lampung environment already know about QRIS but cannot use it, because of the lack of desire to learn so that they are still consistent in using the manual payment system
3. Many students in the UIN Raden Intan Lampung environment have used QRIS in the payment system so that many of them rarely have cash, this causes students to have difficulty making payment transactions if the merchant does not provide QRIS facilities
4. Students prefer traders who have adapted to using QRIS, this causes many traders to have fewer customers just because they do not provide QRIS services
5. The role of interpersonal communication in maximizing the use of QRIS in street vendor buying and selling transactions is very helpful for street vendors to be able to learn and get assistance related to the use of QRIS

The results of research on the role of interpersonal communication in maximizing the use of QRIS in the street vendor environment of UIN Raden Intan Lampung are:

1. Interpersonal communication increases awareness in utilizing QRIS

The interpersonal communication approach used by researchers is to find out how far street vendors understand QRIS, then how many street vendors have used it. It turns out that from the results that were successfully collected from 60 street vendors who sell in the front gate area of UIN Raden Intan Lampung, only 20 traders have used QRIS in the payment system. 15 traders do not know about QRIS and 25 other traders already know about QRIS but have not used the QRIS service.

The reason traders have not used QRIS services is because they do not know the technical aspects of using and allocating funds collected in trading, then there is no role from institutions or governments that teach about QRIS services so that they have difficulty adapting to using QRIS.

This condition is the basis for this study, so researchers began to take an interpersonal communication approach by gathering traders who did not know about QRIS and traders who already knew about QRIS but had not used it. Traders who did not know about QRIS were collected by researchers and given directions and information related to the use of QRIS services, while traders who already knew about QRIS services but had not used QRIS were collected by researchers to teach the technical aspects of its use. With intense interpersonal communication, guidance and teaching carried out within 2 weeks have had a significant impact on street vendors, some of whom have used QRIS services in the payment process.

4. Conclusion

Effective interpersonal communication is essential to raise awareness, overcome barriers, and ensure the sustainability of QRIS use among street vendors. And a friendly, persuasive, and personal approach is very effective in conveying the benefits of QRIS so that street vendors easily accept and understand the benefits of using QRIS. Building trust, providing concrete examples, and providing ongoing assistance are the keys to successful QRIS adoption. Cooperation between various parties, including the government, financial institutions, and the community, is essential to create an environment that supports the use of QRIS.

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