Digital Transformation: Strengthening Financial Literacy and QRIS Payment Technology for Traditional Traders Associations in Argosari Market Gunungkidul

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ARTICLE INFO	ABSTRACT
	The development of digital technology in Indonesia presents challenges for the Argosari Traditional Market Traders Association in Gunungkidul. These challenges arise from low levels of financial literacy, as the association has not yet implemented simple digital financial record-keeping on a regular basis or adopted QRIS digital payment technology. The purpose of this activity was to strengthen the association's understanding and skills in simple digital financial record-keeping and the use of QRIS payment technology. The PKM-PM implementation method consisted of three stages. The socialization stage involved providing materials and modules to give an initial overview of the importance of financial literacy and the use of QRIS payment technology. The training stage involved direct assistance, including guidance in financial record-keeping using Microsoft Excel and the use of QRIS payment technology through the GoPay Merchant application. The evaluation stage included analysis of pre-test and post-test results, while monitoring was conducted through direct interviews two weeks after the program ended to assess its sustainability. This activity was carried out from July to November 2025 with community partners comprising 20 market traders. The results showed an increase in the community's understanding of simple digital financial record-keeping, with the average score rising from 83 to 92.5, and in the use of QRIS payment technology, from 84 to 91. The improvement in the community's skills was demonstrated by traders implementing both simple digital financial record-keeping and QRIS payment technology in their daily business operations. Perkembangan teknologi digital di Indonesia telah menjadi tantangan bagi Paguyuban Pedagang Pasar Tradisional Argosari, Gunungkidul. Hal ini disebabkan oleh rendahnya tingkat literasi keuangan, dimana paguyuban belum melakukan pencatatan keuangan sederhana secara digital dan rutin, serta belum menerapkan teknologi pembayaran digital QRIS. Tujuan kegiatan ini adalah untuk menguatkan pemahaman dan keterampilan paguyuban dalam pencatatan keuangan digital sederhana serta penggunaan teknologi pembayaran QRIS. Metode pelaksanaan PKM-PM mencakup tiga tahapan. Tahapan sosialisasi dilakukan melalui pemberian materi dan modul untuk memberikan gambaran awal

mengenai pentingnya literasi keuangan dan pemanfaatan teknologi pembayaran QRIS. Tahap pelatihan dilakukan melalui pendampingan langsung, yang meliputi pelatihan pencatatan keuangan menggunakan Microsoft Excel dan penggunaan teknologi pembayaran QRIS melalui aplikasi GoPay Merchant. Tahap evaluasi dilakukan dengan menganalisis hasil *pre-test* dan *post-test*, sedangkan *monitoring* dilakukan melalui wawancara langsung dua minggu setelah program selesai untuk menilai keberlanjutan program. Kegiatan ini dilaksanakan dari bulan Juli hingga November 2025 dengan melibatkan 20 pedagang sebagai mitra paguyuban. Hasil kegiatan menunjukkan adanya peningkatan pemahaman paguyuban terhadap pencatatan keuangan digital sederhana dengan nilai rata-rata meningkat dari 83 menjadi 92,5, serta peningkatan pemanfaatan teknologi pembayaran QRIS dari 84 menjadi 91. Peningkatan keterampilan paguyuban ditunjukkan dengan telah diterapkannya pencatatan keuangan digital sederhana dan penggunaan teknologi pembayaran QRIS oleh para pedagang dalam kegiatan usahanya.

A. INTRODUCTION

The rapid advancement of digital technology in Indonesia is driving all sectors to undergo digital transformation. Digital transformation has become an inevitable phenomenon in an era that heavily depends on the use of digital technology (Hadiono & Santi, 2020). However, this transformation process still faces several obstacles, particularly low financial literacy and the limited use of digital payment technologies. Most people do not yet have sufficient knowledge about financial technology, which hinders the effective implementation of digital financial services (Widjiantoro et al., 2025).

Low financial literacy also limits people's ability to manage their finances and utilize digital financial services such as the Quick Response Code Indonesian Standard (QRIS) payment system, thereby hindering business growth. Improving financial literacy enables traditional market traders to understand the basic concepts of financial recording, risk prevention, and financial management (Mayasari et al., 2023). To support simple financial record-keeping, a practical tool is needed to assist traders. With the advancement of technology, the use of basic digital applications such as Microsoft Excel can serve as an effective and efficient alternative to help traders manage their financial records (Suheriyatmono et al., 2025).

QRIS payment technology is among the most effective, efficient, and secure payment systems for market merchants. Compared to cash transactions, the use of QRIS improves time efficiency and reduces operational risk (Yuvita et al., 2023). Moreover, QRIS helps minimize the risk of receiving counterfeit money (Kristia & Ahmadi, 2024).

Based on interviews conducted with community leaders, it was found that local communities still face difficulties in adapting to the digital era. Low financial literacy is

reflected in the lack of consistent implementation of simple digital financial record-keeping and the minimal adoption of QRIS payment technology. To address these challenges, the PKM-PM team conducted a series of activities: socialization, training, evaluation, and monitoring to strengthen financial literacy, particularly through the use of Microsoft Excel for simple digital financial record-keeping and the GoPay Merchant application for QRIS payment technology.

Based on previous research by (Anggraeni et al., 2024), it shows that financial literacy and the use of QRIS have a significant positive effect on buying and selling transaction behavior. The study was conducted at Pasar Manis, Purwokerto, specifically in the culinary sector. Similar findings were also shown by (Indriani & Rahman, 2024), conducted in South Jakarta, which indicated that financial literacy and the use of QRIS have a significant effect on increasing transaction efficiency and expanding the customer base, thereby improving business perfomance. The study focused on large cities such as South Jakarta, which are generally more prepared for technology implementation. However, studies on financial literacy and the use of QRIS payment technology for traditional market traders in areas such as Gunungkidul are still very limited. Therefore, through this PKM-PM activity, it is possible to increase the understanding, awareness and skills of the traditional merchant association at Argosari Market in Gunungkidul in financial literacy, namely simple digital financial recording using Microsoft Excel and the use of QRIS payment technology using the GoPay Merchant application. In addition, this activity can also help the association in managing their business as and effort to adapt to the digital era and sthrengthen MSMEs.

B. METHODS

The PKM-PM activity was carried out over a period of five months, from July to November 2025, in collaboration with the Argosari Traditional Market Traders Association in Gunungkidul. The implementation stages consisted of four main parts: socialization, training, evaluation, and monitoring.

Implementation Methods
Socialization

The socialization stage served as the initial step in delivering materials on the importance of financial literacy, specifically on simple digital financial record-keeping and the use of QRIS payment technology. During this stage, modules were also distributed as guidelines for the association to support independent learning and future reference.

Training

The training stage involved direct assistance provided to the Argosari Traditional Market Traders Association. Participants received hands-on guidance in simple digital financial record-keeping using Microsoft Excel and in the use of QRIS payment technology through the GoPay Merchant application. This stage aimed to ensure that traders could independently and consistently apply both practices in their daily business activities.

Evaluation

The evaluation stage was conducted by analyzing pre-test and post-test results to determine improvements in the community's understanding. The results showed an increase in the average score from 83 to 92.5 in financial literacy specifically in simple digital financial record-keeping and from 84 to 91 in the use of QRIS payment technology.

Monitoring

The monitoring stage was conducted through face-to-face interviews two weeks after the program ended with traders in the association to determine the sustainability of the program. The interviews were conducted by asking traders directly whether they were still recording their finances digitally using Microsoft Excel and making QRIS payment transaction. In addition to interviews, direct observations were also conducted, such as whether the printed QRIS stickers were properly installed at the merchants' stalls. These observations were conducted to monitor the improvement in understanding and skills in simple digital financial record-keeping using Microsoft Excel and the use of QRIS payment technology in daily transaction at the market. The indicators of the program's sustainability are shown un the consistency of the community in recording their finances digitally and using QRIS.

C. RESULTS AND DISCUSSION

1.1 Socialization

The socialization stage was the initial phase of the PKM-PM program, conducted in collaboration with the Argosari Traditional Market Traders Association in Gunungkidul. The activity took place on August 9, 2025, and included the delivery of materials, distribution of modules, group discussions, and the implementation of pre-tests and post-tests to measure the association's level of understanding after the session.

The presentation began with materials on financial literacy, specifically simple digital financial record-keeping and the use of QRIS payment technology, covering definitions, objectives, benefits, and practical guidelines. The modules distributed to the association were designed to serve as guides that could also be used independently during daily trading activities. Each module consisted of two parts, namely financial literacy in simple digital record-keeping and the use of QRIS payment technology.

A group discussion was conducted in the form of a question-and-answer session and experience sharing with the community regarding the obstacles they faced, such as difficulties in recording daily transactions consistently and the lack of QRIS usage. In response, the community service team provided solutions through training on simple digital financial record-keeping using Microsoft Excel and the use of QRIS payment technology through the GoPay Merchant application. Pre-tests and post-tests were conducted after all socialization activities were completed to determine whether there was an improvement in participants' understanding of the material.

Figure 1. Socialization of Financial Literacy and QRIS

1.2 Training

After the completion of the socialization stage, the next phase was the training stage for the community association, conducted on August 9, 2025. This training consisted of two sessions: the first on simple digital financial record-keeping and the second on the use of QRIS payment technology.

In the first session, the community service team provided examples of simple financial record-keeping formats using Microsoft Excel and guided participants in using the application directly. Participants practiced digital financial recording for their sales and purchases with direct supervision from the team. This activity aimed to enable the community to independently and consistently apply digital financial record-keeping, helping them separate business and personal finances while improving business management efficiency.

Figure 2. Training on Simple Digital Financial Record Keeping

In the second session, which focused on the use of QRIS payment technology through GoPay Merchant, the community service team assisted the association in creating QRIS codes via the GoPay Merchant application. The process included business registration, QR code generation, and practical simulations such as conducting transactions and reviewing payment histories. The implementation of QRIS made daily transactions easier for merchants. The main benefits included improved payment security, protection from counterfeit money, reduced dependency on cash and change, and simplified sales reporting.
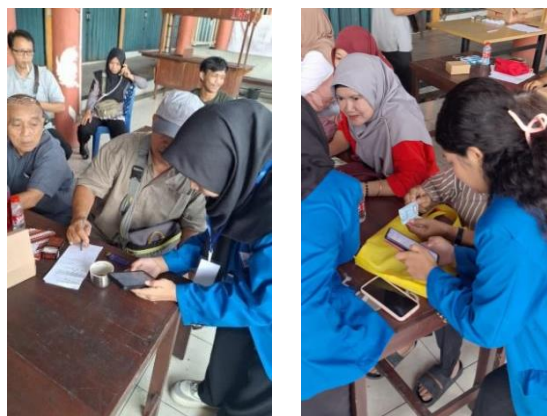

Figure 3. QRIS Payment Technology Training

1.3 Evaluation

The evaluation stage aimed to measure improvements in the community's understanding of financial literacy, particularly in digital financial record-keeping and QRIS payment technology. Evaluation was conducted by comparing the results of the pre-test and post-test. The results showed an increase in the community's understanding, with the average score rising from 83 to 92.5 in financial literacy (simple digital financial record-keeping) and from 84 to 91 in the use of QRIS payment technology. Direct assistance was provided by the community service team during the training, ensuring that the PKM-PM activities ran effectively. This was demonstrated by the improvement in the skills of the traditional market traders association in implementing digital financial record-keeping using Microsoft Excel and utilizing QRIS payment technology using the Gopay merchant application.

Figure 4. Pre-Test and Post-Test Results Chart

Figure 5. Pre-Test and Post-Test Implementation

1.4 Monitoring

The final stage of the program was monitoring. During this stage, the community service team conducted face-to-face interviews with the Argosari Traditional Market Traders Association. The interviews took place two weeks after the program ended, on September 4, 2025, and were followed by coordination with the association chairperson on October 4, 2025. Monitoring was carried out to ensure that the program continued to run as planned and had a positive impact on the association.

Based on the interview results, it was found that traders had begun to regularly implement simple digital financial record-keeping and had started using QRIS payment technology at their market stalls.

Figure 6. Monitoring Through Direct Interviews

D. CONCLUSION

The implementation of this program focused on strengthening financial literacy and promoting the use of QRIS payment technology, carried out in collaboration with the Argosari Traditional Market Traders Association in Gunungkidul. This program served as a form of community service aimed at enhancing the partners' knowledge and enabling them to implement simple digital financial record-keeping and independently use QRIS payment technology. The activities were conducted through socialization to build basic understanding, training to improve practical skills, and followed by evaluation and monitoring to ensure program sustainability.

The results of this community service program showed an increase in the community's understanding and skills related to financial literacy, particularly in simple digital financial record-keeping and the use of QRIS payment technology. The implementation of this program contributed to improving the welfare of the partners and strengthening business financial management. Although the community service program was successfully implemented and monitoring and evaluation were conducted, further follow-up is needed in the future to ensure the effectiveness and long-term sustainability of the program's outcomes.

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F. AUTHOR CONTRIBUTIONS

This community service article was prepared as an output of the PKM-PM program. All activities and the preparation of this article were carried out collaboratively by all team members. The detailed contributions are as follows:

Team Leader: Responsible for compiling the program plan and monitoring the program's progress — Anisa Nuraini (AN).

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Member 3: Responsible for documentation and design related to program needs — Leli Susanti (LS).

Supervising Lecturer: Provided direction and guidance throughout the implementation of the program, and reviewed the manuscript — Ralina Transistari (RT).

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