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Intention to Use Digital Payments Among Sellers in Rawa Belong Flower Market, Jakarta

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Abstract

This study addresses the challenges faced by flower sellers at Rawa Belong Flower Market in Jakarta, particularly their reliance on cash transactions, which create inefficiencies and risks for both buyers and sellers. The research investigates the potential for adopting digital payment systems, such as e-wallets and mobile banking, as a means to enhance transaction security, efficiency, and customer satisfaction. Using a quantitative approach, data were collected from 250 flower sellers through a structured questionnaire based on the Technology Acceptance Model (TAM). The study finds that sellers generally perceive digital payments as useful and easy to use, with positive attitudes towards adopting these technologies. However, challenges remain, including transaction delays, the inability to access funds in real-time, and the need to manage multiple payment applications for different customer preferences. Despite these drawbacks, sellers express a strong intention to learn more about digital payments, recognizing their potential to improve business operations and customer engagement. These findings align with government initiatives aimed at advancing financial inclusion and facilitating the transition toward a cashless society. The study offers practical implications for digital payment providers, highlighting the importance of enhancing system usability, reliability, and customer support to increase adoption. Ultimately, this research underscores the importance of addressing barriers to digital payment adoption in traditional markets, promoting the broader goal of digital financial inclusion.

Keywords: Perceived Ease of Use; Perceived Usefulness; Attitude; Behavioral Intention; Actual Use

Abstrak

Studi ini membahas tantangan yang dihadapi oleh para penjual bunga di Pasar Bunga Rawa Belong di Jakarta, khususnya ketergantungan mereka pada transaksi tunai, yang menciptakan inefisiensi dan risiko bagi pembeli dan penjual. Penelitian ini menyelidiki potensi adopsi sistem pembayaran digital, seperti dompet elektronik dan perbankan seluler, sebagai sarana untuk meningkatkan keamanan transaksi, efisiensi, dan kepuasan pelanggan. Dengan menggunakan pendekatan kuantitatif, data dikumpulkan dari 250 penjual bunga melalui kuesioner terstruktur berdasarkan Model Penerimaan Teknologi (TAM). Studi ini menemukan bahwa para penjual umumnya menganggap pembayaran

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digital bermanfaat dan mudah digunakan, dengan sikap positif terhadap adopsi teknologi ini. Namun, tantangan tetap ada, termasuk keterlambatan transaksi, ketidakmampuan untuk mengakses dana secara real-time, dan kebutuhan untuk mengelola beberapa aplikasi pembayaran untuk preferensi pelanggan yang berbeda. Terlepas dari kekurangan ini, para penjual menyatakan niat yang kuat untuk mempelajari lebih lanjut tentang pembayaran digital, menyadari potensinya untuk meningkatkan operasi bisnis dan keterlibatan pelanggan. Temuan ini sejalan dengan inisiatif pemerintah yang bertujuan untuk memajukan inklusi keuangan dan memfasilitasi transisi menuju masyarakat tanpa uang tunai. Studi ini menawarkan implikasi praktis bagi penyedia pembayaran digital, menyoroti pentingnya meningkatkan kemudahan penggunaan sistem, keandalan, dan dukungan pelanggan untuk meningkatkan adopsi. Pada akhirnya, penelitian ini menggarisbawahi pentingnya mengatasi hambatan adopsi pembayaran digital di pasar tradisional, mempromosikan tujuan yang lebih luas yaitu inklusi keuangan digital.
Kata kunci: Kemudahan Penggunaan yang Dirasakan; Kegunaan yang Dirasakan; Sikap; Niat Perilaku; Penggunaan Aktual

INTRODUCTION

Rawa Belong Flower Market (RBFM), one of Southeast Asia's largest flower markets, plays a central role in fulfilling the flower demand across Jakarta. The market has earned recognition for its pivotal role in the floriculture trade, supplying a diverse array of flowers, including fresh cut flowers, dried florals, and related services to retail florists, event decorators, and individual consumers. Operating continuously throughout the day, RBFM serves as a major hub, contributing significantly to Jakarta’s floricultural value chain. Its long-standing presence, strategic location, and vast variety of offerings make it a key player in the flower industry. However, despite its size and importance, the market faces numerous challenges stemming from its traditional business practices, which hinder growth and efficiency.

A significant issue confronting RBFM is the widespread reliance on cash transactions. This longstanding practice, deeply ingrained in the market's culture, restricts financial inclusion, hinders access to broader financial services, and perpetuates inefficiencies in transaction processes. In a digital age where mobile payments, e-wallets, and other digital payment systems are becoming increasingly prevalent, this dependency on cash undermines the potential for market growth and expansion, particularly in areas where digital payment systems could provide significant benefits. While many businesses in Indonesia have embraced the advantages of digital financial solutions, traditional markets such as Rawa Belong still face resistance and hesitation in adopting these systems.

The adoption of digital payment systems has become a critical component of economic advancement in Indonesia. With more than 63.6 million active users and significant growth projections, digital payments are reshaping the financial landscape, particularly in urban areas like Jakarta. E-wallet platforms, such as GoPay, OVO, and DANA, have seen rapid adoption, becoming increasingly integrated into the daily lives of individuals and

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businesses. These systems offer improved security, efficiency, and convenience compared to cash transactions, making them ideal for busy markets like Rawa Belong, where sellers often face challenge such as managing large volumes of cash, handling security risks, and ensuring efficient transactions.

This study focuses on examining the potential adoption of digital payment systems by flower vendors at Rawa Belong. The objective is to assess the readiness of these vendors to transition from traditional cash-based transactions to more modern, digital solutions that could improve operational efficiency, reduce risks, and enhance customer satisfaction. The research adopts the Technology Acceptance Model (TAM) as its theoretical framework to explore the factors influencing digital payment adoption among flower sellers, including perceived usefulness, perceived ease of use, attitude, behavioral intention, and actual system use. By investigating these factors, this study aims to identify the barriers that prevent flower vendors from embracing digital payments and provide practical recommendations for fostering digital financial inclusion in this traditional market setting.

In Indonesia, the transition towards a cashless society is supported by governmental initiatives aimed at improving financial inclusion, enhancing transparency, and ensuring the security of financial transactions. However, the adoption of digital payments is not without challenges, particularly in traditional markets where sellers may have limited access to technological infrastructure and digital literacy. Through this study, we seek to contribute to the growing body of literature on digital payment adoption in emerging economies and offer insights into how traditional markets can leverage digital financial solutions to overcome their operational challenges.

As we move forward, understanding the challenges and opportunities associated with digital payment adoption in traditional markets like Rawa Belong is critical for ensuring the continued relevance of these markets in an increasingly digital world. By exploring the potential benefits and barriers of digital payment systems, this study provides valuable insights for policymakers, digital payment providers, and market organizers to accelerate the adoption of digital payment systems, thereby improving financial inclusion and fostering the transition to a more efficient, secure, and inclusive economy.

PROBLEM AND TARGET SOLUTIONS

The Rawa Belong Flower Market, while pivotal in Jakarta's floriculture supply chain, struggles with several operational issues, including price fluctuations, traffic congestion, inadequate infrastructure, and a reliance on cash transactions. This cash-based system leads to inefficiencies, risks related to handling large sums of money, and limited access to banking facilities for small-scale vendors. The primary objective of this intervention is to assess the intention of flower sellers to adopt digital payments and identify barriers that hinder adoption.

METHODOLOGY

This community service project used a quantitative approach to assess the intention of flower sellers at Rawa Belong Flower Market to adopt digital payment systems. A structured questionnaire was developed to collect data on the sellers' attitudes, behaviors, and perceptions of digital payments. The framework for this study was based on the Technology Acceptance Model (TAM), which evaluates key factors such as perceived usefulness, perceived ease of use, attitude, behavioral intention, and actual usage.

The target population consisted of 500 flower sellers at Rawa Belong, and a sample of 250 sellers was selected using convenience sampling. This method ensured a broad representation of sellers from various backgrounds, including florists, wholesalers, and event decorators. Data collection was conducted over one week in June 2025, chosen for its relative calmness in flower arrivals, allowing participants to complete the questionnaire without major disruptions to their work.

The questionnaire consisted of 20 items designed to measure the TAM constructs. These items focused on assessing the sellers' views on how digital payments could impact their work, the ease of using such systems, their attitudes toward adoption, and their actual use of digital payment methods. Descriptive statistics were used to analyze the responses, providing insights into adoption trends, barriers, and the demographic factors influencing digital payment usage.

Reliability tests, including Cronbach's alpha, were conducted to ensure the consistency and validity of the data. Additionally, external factors such as trust, transaction security, and user experience were considered to understand their influence on adoption.

This methodology enabled a thorough examination of the factors affecting digital payment adoption among flower sellers and contributed to the broader goals of promoting financial inclusion and digital literacy within traditional market settings.

RESULTS AND DISCUSSION

The response rate for the survey was 75%, with 300 completed questionnaires collected out of 400 distributed. All collected questionnaires were usable for data analysis, offering a representative sample of flower sellers at Rawa Belong Flower Market. This high response rate signifies that the community of flower vendors is actively engaged in the study, demonstrating their willingness to participate in efforts to improve their business practices and embrace digital transformation. The demographic analysis of the respondents revealed that the majority were male (96%), indicating a male-dominated environment within the market. This aligns with the broader socio-cultural context of the area, where men predominantly handle financial transactions while women may take on more supportive roles. This gender imbalance may have implications for technology adoption, as men may be more exposed to technological innovations through their involvement in logistics and market networking. Age distribution showed that the majority of respondents were between 36-46 years old (40%), followed by those aged 25-35 years (33%). This suggests that most flower sellers are experienced in the industry, which may influence their openness to adopting new technologies. However, older respondents in the market may

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face challenges in adopting digital solutions due to established habits and limited familiarity with technological systems. Regarding education, 60% of respondents had completed high school, while 23% had no formal education. This indicates a gap in digital literacy, which may pose a challenge to the widespread adoption of digital payment systems. To address this, the community service initiative included hands-on training and workshops to improve digital literacy and bridge the knowledge gap. By providing accessible tools and guidance, the project aimed to equip vendors with the skills necessary to adopt digital payments effectively. Sellers generally agreed that digital payments are easy to use (mean = 3.5, SD = 1.42), but there were mixed responses regarding how simple it is to integrate them into daily transactions. Sellers with less digital experience expressed concerns about the ease of using digital payment systems, reflecting the barriers to technology adoption in traditional market settings. Despite these concerns, the behavioral intention of sellers to use digital payments in the future was moderate (mean = 3.0 to 3.7), indicating that many sellers are open to continuing their use once the technology becomes more familiar and accessible. The analysis of behavioral intention showed that sellers who had already adopted digital payments tended to express stronger intentions to continue using them. However, a significant gap was observed in sellers who had not yet adopted digital payments, suggesting that additional support and reassurance are needed to foster confidence in the technology. This gap aligns with findings from the Technology Acceptance Model (TAM), which highlights that both perceived ease of use and perceived usefulness are critical factors influencing technology adoption.
Sellers generally expressed a positive but cautious attitude towards digital payments. While many agreed that digital payments were a good idea (mean = 3.6, SD = 1.66) and were a pleasant way to conduct transactions (mean = 3.5, SD = 1.73), overall attitudes remained neutral (mean = 3.3). This ambivalence may be due to long-standing reliance on cash transactions, which are familiar and trusted by sellers. The findings also suggest that emotional attachment to traditional payment methods is a significant barrier to adoption. Addressing this through continuous education, training, and practical demonstrations of the benefits of digital payments can help to shift attitudes and increase acceptance. The study found that actual use of digital payments was relatively high among some respondents, with a mean of 3.8 for using digital payments more than once a day and 3.6 for using them on a regular basis. This suggests that once sellers have been introduced to digital payments, they are more likely to integrate them into their daily operations, particularly if they see tangible benefits such as faster transactions and improved customer satisfaction. However, the study also revealed that many sellers still rely on cash, especially during peak seasons, as evidenced by the preference for cash-based transactions during holidays like Valentine’s Day. The results showed that Gopay was the most favored digital payment platform among sellers, with 77% of respondents indicating a preference for it. This high level of adoption reflects Gopay’s successful integration with the broader Gojek ecosystem, making it a convenient and user-friendly option for sellers. In comparison, other platforms such as OVO (13%) and Flip (8%) had a much smaller share, highlighting Gopay's dominance in the market. This finding underscores the importance of selecting a

widely adopted platform when introducing digital payments in traditional market settings. The findings of this study have practical implications for digital payment providers looking to increase adoption among traditional market vendors. Providers should focus on enhancing system usability, reliability, and security to address concerns about transaction delays and the complexity of managing multiple applications. Additionally, training and education initiatives should be implemented to bridge the digital literacy gap among sellers, helping them navigate digital payment systems more confidently.

CONCLUSION AND SUGGESTIONS

This study confirms the utility of the Technology Acceptance Model (TAM) in analyzing digital payment adoption among sellers in traditional markets. The findings highlight the importance of perceived usefulness and ease of use in motivating sellers to adopt digital payment systems. However, challenges such as transaction delays, the need for multiple applications, and a lack of real-time fund access need to be addressed to improve adoption rates. It is recommended that digital payment providers focus on enhancing the user interface, improving system reliability, and developing features tailored to the specific needs of small-scale vendors. Additionally, training programs and awareness campaigns should be implemented to bridge the digital literacy gap among sellers and encourage the adoption of cashless transactions.

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