

Use of Cashless Payments in MSMEs in the Pall Beach Tourism Area, Marinsouw Village

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Abstract: Study This aiming for analyze adoption cashless payment technology by MSMEs in the Village Marinsouw, a area ongoing tourism developing in North Sulawesi. With use method qualitative and approach studies case, research this involving interviews and observations direct with UMKM owners, stakeholders interests, as well as tourists who become user main cashless payment. Data analyzed in a way thematic use device soft Nvivo For identify theme key like adoption technology, challenges, and impact from implementation of cashless payments operational business and satisfaction customers. Research results show that factor main influencing factors level adoption are Usage Rate (UR) and type cashless services used, especially QRIS. Technological Barriers (TB), such as problem network, and Trust in the System (TS) is still become challenge significant , although support government (Government Support - GS) is proven help speed up adoption. Cashless payment is proven increasing Operational Efficiency (OE) and Increased Income (II) for MSMEs, while from perspective tourists, Ease of Use (EU) and Customer Satisfaction (CS) become factor booster main.

Keyword: Cashless Payment, Fourth Keyword, MSMES, Village Marines, Tourist

INTRODUCTION

Along with the rapid advancement in information and communication technology, cashless payment systems have become a significant global trend. This payment method offers

various advantages, ranging from increased convenience and security of transactions to operational efficiency for business actors (Jangan, 2023). The use of cashless payment systems such as e-wallets and QRIS (Quick Response Indonesia Standard) has been proven to have a positive impact on micro, small, and medium enterprises (MSMEs) in various regions (Lukito & Khairunnisa, 2022). Previous studies have shown that the use of cashless payments can improve convenience, financial management, and involvement in financial inclusion for MSMEs (Pranata & Sinaga, 2023). However, the adoption of digital payment technology among MSMEs operating in tourism areas, especially in rural or remote locations, still faces challenges. One relevant area in this regard is Marinsouw Village, located around Pall Beach, North Sulawesi. This area is known as a growing beach tourism destination, with MSMEs such as food stalls, souvenir shops, and beach equipment rentals playing an important role in serving the needs of tourists (Muslikhati & Aprilianto, 2022). However, the adoption of non-cash payment systems among MSMEs in this area is still relatively low. Marinsouw Village is a village located in the Pall Beach tourist area, in North Sulawesi.

This village is known as a beach tourism destination with great potential in the tourism industry. MSMEs (Micro, Small, and Medium Enterprises) in this village, such as food stalls, souvenir shops, and beach equipment rentals, play an important role in providing services for tourists visiting Pall Beach (Salhan et al., 2024). Despite its great economic potential, the adoption of technology such as cashless payment systems by MSMEs in Marinsouw Village is still relatively low, which makes research on this matter important to support local economic growth and improve operational efficiency of businesses in the tourism sector (Pranata, 2024). This study aims to investigate the level of cashless payment adoption by MSMEs in Marinsouw Village and understand the factors that influence the acceptance of this technology (Christianti, 2024). In addition, this study will analyze the impact of cashless payment usage on business operational efficiency and tourist experience. Given the important role of MSMEs in supporting the tourism industry, a deeper understanding of the adoption of this technology can provide strategic benefits for local economic development and business competitiveness in tourism areas (Sodik et al., 2021). The urgency of this research lies in the need to support the digital transformation of MSMEs so that they can compete in an increasingly digitalized industry (Afrizal et al., 2023). In addition, this research is also expected to provide policy recommendations to increase the adoption of cashless payments among MSMEs and strengthen the local business ecosystem.

METHOD

This study uses a qualitative method with a case study design. Qualitative research was chosen because it aims to deeply understand the experiences, perceptions, and factors that influence the adoption of cashless payments by MSMEs in Marinsouw Village, North Sulawesi (Roelofs, 2011). The case study approach allows researchers to examine phenomena in a real-world context by involving relevant subjects.

The study was conducted in Marinsouw Village, which is a coastal tourist area with many MSMEs involved in the tourism sector, such as food stalls, souvenir shops, and beach equipment rentals (Kreling, 2006). This location was chosen because it is a developing tourist area, but the adoption of cashless payments by MSMEs is still low.

The research sample will be selected purposively. The main informants are the owners and managers of MSMEs operating in the tourism sector in Marinsouw Village (Lavelle, 2016). In addition, other stakeholders such as the village government, financial service providers, and tourists who use MSME services will also be interviewed. The researcher will ensure that the sample covers various types of businesses and variations in the level of cashless payment adoption (Shy, 2019).

Semi-structured interviews will be conducted with MSME owners, stakeholders, and tourists to explore their understanding, experiences, and challenges in using cashless payments.

Interview questions are designed to be open-ended to allow exploration of key issues that emerge (Agosto, 2006). Researcher will do observation directly at the UMKM location for see in a way direct How transaction using cashless payments are made , as well as How interaction between sellers and customers ongoing.

Data collected from interviews , observations , and documents will analyzed in a way qualitative use Nvivo , software that supports qualitative data management and analysis. All interview will recorded and transcribed. Transcription This Then uploaded to Nvivo For analyzed more Next (Wong, 2008). After the data is imported to Nvivo , researcher will do data encoding. Encoding is the process of categorizing information important to in node (category). Category will made based on emerging themes from data, for example category about adoption technology , challenges , impact on business , and perceptions user (Zamawe, 2015).

With use Nvivo , analysis thematic will done For identify themes main thing that appears from the data. This process covers organizing codes become more themes big and looking pattern as well as connection between themes. Nvivo also allows data visualization , such as map draft or matrix , which can help see relatedness between various emerging themes in research (Hoover, 2011). Visualization This help in understand connection between factors that influence adoption of cashless payments.

For ensure data validity , research This use triangulation of data from various methods (interviews , observations , and documents). In addition that , researcher will conducting member checking, namely confirm results analysis to a number of informant For ensure that results found in accordance with experience and views they (Dhakai, 2022).

After all the data was analyzed , the researcher will interesting conclusion based on identified findings. This conclusion will covers better understanding deep about adoption of cashless payments by MSMEs in the Village Marinsouw , the factors that influence it , and the impact to business and experience customer.

RESULTS AND DISCUSSION

Results

Research Code

In this study, to analyze the qualitative data collected regarding the Use of Cashless Payment in MSMEs in the Pall Beach Tourism Area, Marinsouw Village, a thematic coding approach was used with the help of Nvivo software. This coding aims to identify key themes that emerge from the data, such as technology adoption, challenges faced, and the impact of cashless payment implementation on MSME businesses and tourist experiences.

Table 1. Research Code

Parent Codes	Child Codes
Adoption of Cashless Payment Technology (ACPT)	Usage Rate (UR)
	Cashless Service Type (CST)
Inhibiting and Encouraging Factors (IEF)	Technological Barriers (TB)
	Trust in the System (TS)
	Government Support (GS)
Impact of Cashless Payment on Business (ICPB)	Operational Efficiency (OE)
	Increased Income (II)
Traveler Experience (TE)	Ease of Use (EU)
	Customer satisfaction (CS)
Role of Stakeholders (RS)	The Role of Regional Government (RRG)
	Collaboration with Service Providers (CSP)

Research Code Map

For understand connection between adoption cashless payment technology by MSMEs in the Village Marinsouw and the factors that influence it , are used approach analysis thematic. With use device soft Nvivo , data collected through interviews and observations encoded become a number of category main and subcategories.

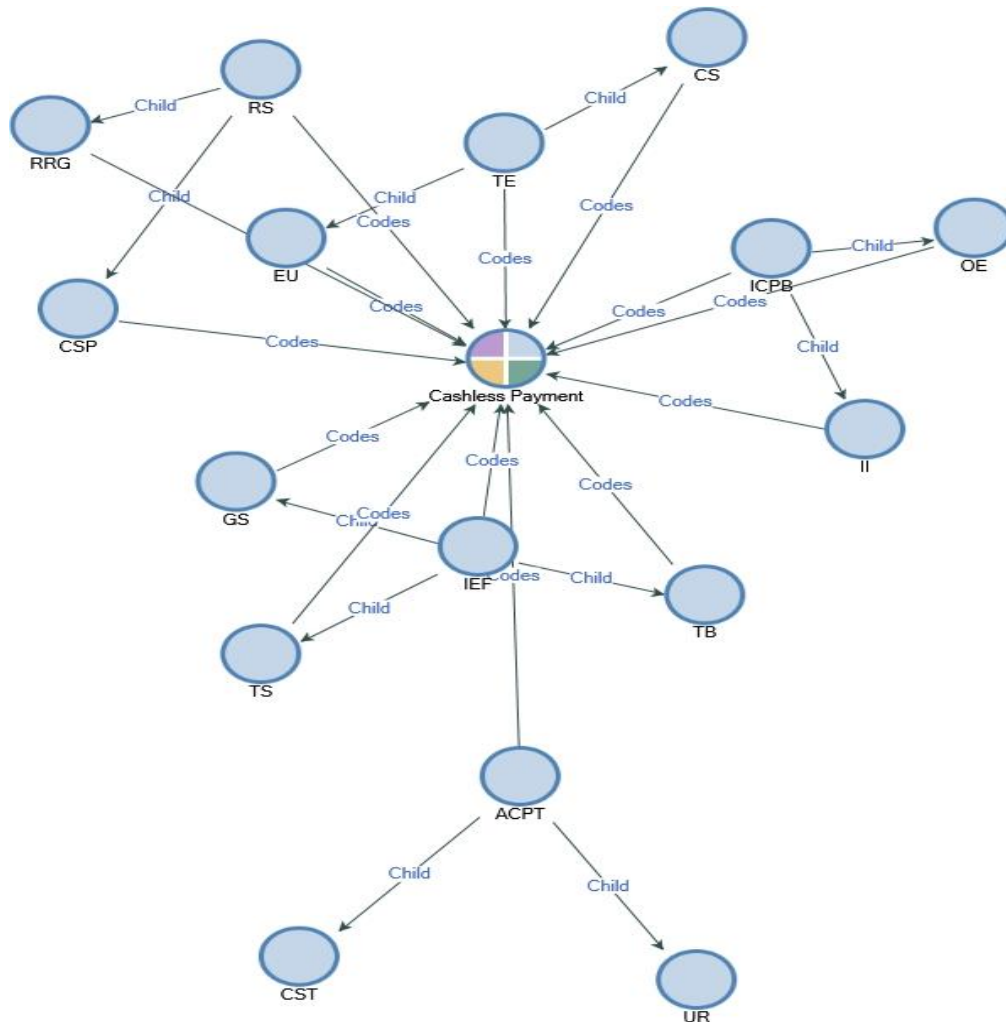


Figure 1. Research Code Map

From the Research Code Map Analysis , it can be concluded that adoption cashless payment technology (ACPT) in the Village Marines influenced by various factor. One of the factor key is the Usage Rate (UR), which is related direct with Cashless Service Type (CST) used by MSMEs. In addition that, factor Inhibiting and Encouraging Factors (IEF) play a role role important in success implementation of cashless payments, with obstacle main in the form of Technological Barriers (TB) and trust to system (Trust in the System - TS). Support from Government Support (GS) is also proven be one of booster main.

Adoption technology This also has an impact on efficiency operational efficiency (OE) and improvement income (Increased Income - II) from MSMEs, as seen in the Impact of Cashless Payment on Business (ICPB). From the perspective Traveler Experience (TE), convenience Ease of Use (EU) and satisfaction Customer Satisfaction (CS) becomes factor important that influences preference use of cashless payments in the region tour (Hendro, 2021).

Finally , the role of stakeholders interests (Role of Stakeholders - RS), especially The Role of Regional Government (RRG) and collaboration with provider services (Collaboration with Service Providers - CSP), is very crucial in expand cashless payment usage in UMKM

(Deslauriers, 2009). Analysis map This show that success adoption of cashless payments in the regions tour relies on strong interactions between technology , support government , and satisfaction user.

Wordcloud

The use of word clouds is carried out for identify the most frequent words appear from results interviews and observations related Use of cashless payments among MSMEs in the Village Marinsouw. Word cloud is visual mapping tool frequency of words, where the more big word size, the more often the word appear in the analyzed data. The following image show word cloud results that visualize the most dominant keywords related with use method non-cash payments (cashless payments) in the regions Pall Beach tourism.



Figure 2. Wordcloud

From the word cloud analysis , it can be seen that words like "cashless", "use", "payment", " qr ", and "business" dominate conversation. This show that Topic main ones that are often discussed by respondents is around implementation non- cash payments , especially using QRIS. Words like "traveler", "customer", and "transaction" indicate that customers and tourists become focus main in implementation technology this , with Lots Respondent highlight experience they in serve traveler through digital payments.

The words "government" and "support" also appear , reflecting role important government in support adoption of cashless payments among MSMEs (“The Cashless, Cardless Society,” 2012). While That is, the words "problem", "network", and "signal" indicate that although There is benefit significant from use technology this, obstacle technical like quality network and signal Still become challenges that must be faced by MSMEs in the regions the.

Word Frequency

Analysis frequency of words performed for identify the most frequent words used by respondents related with Use of cashless payments among MSMEs in the Village Marinsouw. Analysis frequency of words gives more insight deep about Topics main ones that are often discussed by respondents , as well as show focus main in conversation about implementation and impact non- cash payments. The words that appear with frequency tall can indicates themes

important in study this , like adoption technology , challenges faced , and support government and satisfaction customer.

Table 2. frequency

Word	Length	Count
especially	10	9
government	10	8
transaction	11	8
comfortable	11	5
understand	10	4
constraint	10	3
transactions	12	3
application	11	2
congratulations	15	2
implementation	14	2

Based on analysis word frequency , visible that the words "cashless" and "payment" have frequency highest , which shows that discussion main in interviews and observations implementation - centered system non- cash payments by MSMEs. The word "QRIS" appears with sufficient frequency high , reflect domination use QRIS system as method payment main adopted by MSMEs in the region the (Vyshyvana & Diakiv, 2019)(Vyshyvana & Diakiv, 2019).

Words like "customer" and "traveler" are also frequently used. appears , indicating that MSMEs focus on customer satisfaction customers , especially tourists who become segment main cashless payment users. In addition that, the frequency of the word "business" shows that the UMKM actors see Benefits of cashless payments in manage transaction business they.

The words "government" and "support" also have significant frequency , indicating that support from government become factor important in promote adoption of cashless payments among MSMEs (Barrio, 2011). However , the words "problem" and "network" that appear with frequency Enough height also shows that constraint technical , such as problem network , still become challenge the main problems faced by MSMEs in use technology This.

RESULTS AND DISCUSSION

Adoption of Cashless Payment Technology

The adoption of cashless payment technology in Marinsouw Village, especially through QRIS, plays a central role in increasing the efficiency of MSME transactions in this tourist area. From the results of the coding analysis, it was found that the Usage Rate (UR) and Cashless Service Type (CST) factors are directly related to the level of adoption. MSMEs in this area choose to use QRIS because of its ease of access and integration with various e-wallet platforms, which are in accordance with tourist preferences.

However, the adoption of this technology is not without obstacles. Technological Barriers (TB), such as unstable network and signal quality, and Trust in the System (TS) are still major challenges (John et al., 2020). Government Support (GS) appears to be very important in helping MSMEs overcome these obstacles, as discussed in the Research Code map.

The Impact of Cashless Payment on MSME Business Operations

Based on the interview results, MSMEs feel significant benefits from the use of cashless payments on operational efficiency and increasing their income (Limpiada et al., 2024). Operational Efficiency (OE) is achieved by reducing transaction time and increasing the

accuracy of financial records, while Increased Income (II) is felt through the increasing number of customers using non-cash methods, especially tourists from outside the region.

However, not all MSMEs can feel this increase equally (Fachrudin & Silalahi, 2022). For MSMEs that have not fully adopted or who often face technical problems, such as network problems, the positive impact of cashless payments is still limited.

Traveler Experience

From the Traveler Experience (TE) perspective, ease of use (EU) and customer satisfaction (CS) emerged as important themes in the interviews. Travelers, especially those from outside the region or abroad, prefer to use cashless payments for convenience and security. This is one of the main reasons why MSMEs in Marinsouw Village have begun to expand the adoption of this technology (Luan et al., 2023). The word cloud generated from the analysis also shows that words such as "traveler" and "customer" appear frequently, indicating the important role of tourists in driving the use of cashless payments.

Role of Stakeholders

The role of stakeholders, especially local governments and service providers, is crucial to the successful adoption of this technology. The Role of Regional Government (RRG) and Collaboration with Service Providers (CSP) appear to be important in helping MSMEs overcome adoption barriers, especially in terms of providing training and improving network infrastructure (Passah & Kumar, 2019).

Wordcloud Analysis and Word Frequency

Word cloud and word frequency analysis reinforce the findings from thematic coding. Words such as "cashless", "QRIS", and "payment" dominate the conversation, indicating that discussions around the implementation of cashless payments are indeed a major concern for MSMEs. Words such as "government" and "support" also appear frequently, reflecting the importance of the government's role in helping to accelerate the adoption of this technology (Passah & Kumar, 2019).

In addition, the emergence of the words "problem", "network", and "signal" in the word frequency analysis confirms that technical infrastructure problems, especially network quality, are the main obstacles that need to be addressed immediately to ensure the sustainability of cashless payment implementation in this area (Chauhan, 2017).

CONCLUSION

This study provides an in-depth overview of the adoption of cashless payment technology by MSMEs in Marinsouw Village, a developing tourist area. From the results of the coding analysis, it was found that factors such as Usage Rate (UR) and Cashless Service Type (CST) have a close relationship with the level of adoption of cashless payments, especially through the use of QRIS. MSMEs choose QRIS because of its ease of access and compatibility with various e-wallet platforms that are widely used by tourists. However, this adoption process is still faced with several technical obstacles such as Technological Barriers (TB), including inadequate network and signal quality, as well as issues of trust in the system (Trust in the System - TS). Support from the local government (Government Support - GS) has proven to be one of the main drivers in helping MSMEs overcome these obstacles.

The positive impact of cashless payment on MSME operations is also clearly visible in this study. The use of this technology increases Operational Efficiency (OE) by shortening transaction times and improving financial records, as well as having a direct impact on Increased Income (II). However, these benefits have not been fully felt by all MSMEs, especially for those who still face technical problems such as unstable signals.

From a traveler's perspective, the experience of using cashless payments is very positive, with Ease of Use (EU) and Customer Satisfaction (CS) as important factors driving traveler preference for non-cash payment methods. Travelers, especially those from outside the region or abroad, feel more comfortable and secure with the cashless system, which ultimately encourages MSMEs to adopt this technology more widely.

The role of stakeholders, such as local governments and service providers, is crucial in strengthening the adoption of cashless payments. The Role of Regional Government (RRG) and collaboration with service providers (CSP) play a key role in overcoming barriers to adoption, especially through training and improving network infrastructure.

Overall, word cloud and word frequency analysis confirm the main finding that discussions related to cashless payments, especially the use of QRIS, dominate conversations among respondents. Government support is also recognized as an important element in accelerating the adoption of this technology, while technical challenges such as network quality must be addressed immediately so that the implementation of cashless payments can continue to grow and provide optimal benefits for MSMEs in Marinsouw Village.

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