

**RELATIONSHIP BETWEEN THE DIGITALIZATION IN THE BUSINESS  
AND HOW THE SME SELLERS ADAPT TO THE DEVELOPMENT OF  
THE MARKET SYSTEM**

**THESIS**



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## DECLARATION OF AUTHENTICITY

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Yogyakarta, 3<sup>rd</sup> February 2026

  
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## **ABSTRACT**

The digitalization is something that occurred in people's lives. It occurred in any aspects, such as lifestyle, education, work, and also in business. As the digitalization occurred, it will cause a change in life, where people are expected to follow the change. By following the change, people have to adapt into the new system in the society includes the sellers, either the sellers from the big company or an SME sellers. Unlike the sellers from the big company, SME's sellers usually have a limitation to follow the change of the time, especially in this digital era. This research used qualitative method to investigate how the SME sellers are adapting into the current change of the digital era, specifically in the payment system, where almost all of the people use digital payment and its impact for the sellers. The sellers who have added the digital payment system are adapting by following their customer's demand, needs, and also habits. They also tend to have more customers because they provide more options compared to the sellers who are still not using the digital payment system in their store.

Keywords: Digitalization, Small and Medium Enterprise Sellers, adaptation

## **ABSTRAK**

Digitalisasi adalah sesuatu yang terjadi dalam kehidupan manusia. Hal ini terjadi dalam berbagai aspek, seperti gaya hidup, pendidikan, pekerjaan, dan juga bisnis. Dengan terjadinya digitalisasi, akan terjadi perubahan dalam kehidupan, di mana orang diharapkan untuk mengikuti perubahan tersebut. Dengan mengikuti perubahan, orang harus beradaptasi dengan sistem baru dalam masyarakat, termasuk para penjual, baik penjual dari perusahaan besar maupun penjual UKM. Tidak seperti penjual dari perusahaan besar, penjual UKM biasanya memiliki keterbatasan untuk mengikuti perubahan zaman, terutama di era digital ini. Penelitian ini menggunakan metode kualitatif untuk menyelidiki bagaimana penjual UKM beradaptasi dengan perubahan era digital saat ini, khususnya dalam sistem pembayaran, di mana hampir semua orang menggunakan pembayaran digital dan dampaknya bagi para penjual. Para penjual yang telah menambahkan sistem pembayaran digital beradaptasi dengan mengikuti permintaan, kebutuhan, dan juga kebiasaan pelanggan mereka. Mereka juga cenderung memiliki lebih banyak pelanggan karena mereka menyediakan lebih banyak pilihan dibandingkan dengan penjual yang masih belum menggunakan sistem pembayaran digital di toko mereka.

Kata kunci: Digitalisasi, Penjual Usaha Kecil dan Menengah, adaptasi

## CHAPTER I

### INTRODUCTION

#### **1.1. Background**

Selling and buying goods are two activities that are involved in business. People are still doing it until now. The buyers will get the goods that are needed for them and the sellers will get the benefit, such as the money for the goods that they sold. By this, both of the parties will get what they want. In business, there is bargaining too, where one party will try to make an offer to another party until they reached an agreement and then they will get their goods. According to Peterson and Plowman in Imron (2021), business is a series of activities related to sale and purchase of goods and services that are constantly repeated. They also said if the transaction only happened once, it cannot be considered as business. Business can be done by everyone, such as teenagers, old people, someone who is interested in it, or someone who already inherited the business from the previous generation. There is no limitation for everyone to do a business, it can also be done by someone who has a hobby in business (Imron, 2021). In addition, it can be done if the people who do it see the potential in a certain aspect before putting it into the field. If there is no potential to be offered or to be seen to the customer, the business cannot be done.

As the time change, the way business is running will also change. The system of the business in the old time is different with the system of the business in the current time. In the old time, people used trading—exchange system as their way of transaction. This is the first system in the business that was being used by people. In this system, someone who desires something for themselves could bring something that considered worthy or equal to be swapped with the goods that they desired. For example, a kilogram of rice would be traded with ten coconuts if it is considered worthy or equal. The Trading System is a simple way for a transaction, but it also has a shortcoming. The shortcoming of trading system including the difficulties to determine the values of each goods because each of the goods are different, the difficulties to equalize the desire of the goods and services that were traded (Zada and Sopiana, 2021). It is also less flexible to be done because both of

the parties should have something that they need before they exchange it. It is hard to keep the commodity until a specific person comes to exchange their goods because sometimes the goods that will be exchanged will be damaged later on (Dahlia, 2021). After the trading—exchange system, people turned into the commodity money system. This was after people found the difficulties for using the trading system. The commodity money system uses the commodity goods that could easily be accepted by people and by the quantity could fulfil the needs for the medium of exchanges include a unit counts for another commodity stuffs and services (Dahlia, 2021). Commodity money system also has a shortcoming. This system caused the difficulties by storing the goods. Sometime, in the store, the goods that could be used later were damaged and cannot be used for the transaction.

After the commodity money system, people started to use another system called metallic money, where they use golden and silver as the exchange rate. This system is easier to use compared to commodity money because it was easily accepted by the people and there was no risk of the damaged to the goods. In this system, gold was utilized as a transaction tool, as are banknotes that can be exchanged for gold; thus, the value of the country's currency is always tied to (backed by) the value of gold. As the time changed, at that time the volume of the trade expanded, by this, it means that there was an increase in the profit. At this time, those who had an increase in their profit, chose to keep their money by leaving it on their entrusted or on the religious leaders, and on a gold exchange place. Those parties that they trusted to take care of their money will give them a deed—banknote, which is a pledge of trustee to pay the coins to the owner of the deed when there is a request. The deed's paper is not the money but it could give the owner two things, the safety of the money and also it allows the owner to do the transfer from one place to another (Dahlia, 2021). After metallic money, there was a transition from metallic money system into paper money system but the transition for using paper money went through a lot and long process. This system of payment, which uses paper money, is the beginning of the new system for paying something until now, where people are still using it.

As the time change, everything will also change following the flows, such as the needs and the preference from the people so does the system of the market, like the transaction and the way of buying and paying for something. If in the old-time people used the trading—exchange system, and then it evolved into another system, it means in this current time, the system of the transaction have evolved too, especially in the modern era where most of the sellers updated their systems to be the same as the others. The world of trade, particularly in Indonesia, is no longer constrained by distance or time. Because of the high level of human mobility, the world of business must be able to supply services and commodities on demand. To address this issue, new transactions are emerging that connect producers and consumers over the Internet (Setyowati et al., 2021). These systems are such the selling system and the payment system. Back then, people could only buy something right at the store, which means if they want to get the stuff, they must go there to get it. Most of the people could also only pay with cash. If it is compared to this time, everything has changed, how to pay the stuff and also how to buy the stuff. People can just open the application on their phone, pick something that they want, pay for it through bank account or any other online purse, and wait for the stuff to be delivered at home. This also applied for the SMEs. The SMEs now are also trying to update their system for their customer, like the other big stores do. Currently, some of the people choose to shop online through E-Commerce because it is simpler and does not really take a lot of time. The birth of E-Commerce serves to facilitate consumers in buying and selling transactions without having to come to a location to shop (Shaliha et al., 2023).

By the time, the business is always running but the system will change as the time goes, following the customer's interest and preference for shopping. In this modern era, a lot of people shop online. If the sellers want to make sure their customers are still with them, they must follow the preference and interest of their customers. In the other words, the sellers must try to follow the changes by adapting to it, both the current changes and the future changes. The changes and the update at this state will be applied to all the sellers, including the SMEs sellers. SMEs are unlike the big stores that is being ran by the big company that can read the

consumer's need and interest easily, and then update their system of selling. The SMEs cannot do that so fast because they are the business that have a small scale. And because of that, this will be a challenge to the sellers of SMEs to adapt into the new system in the market.

## **1.2. Problem formulation**

The background above mentioned about the system in the business that has changed over time and the era. The system that changed in the business due to the reason for adapting, and customer's interest and preference. Based on that, these are the problems that could be discussed:

**Q1. How does the digitalization, specifically the change of the payment method, affect the SMEs seller?**

**Q2. What are the factors that make the SMEs seller decide to update the system and what makes them decided not to update the system in their business?**

This research used Qualitative Method, where the primary data will be collected through the interview, photos, or the videos. In this research, the books, journals, and articles would be used as the secondary data.

## **1.3. Research objectives**

There are some objectives in this research. Those include:

1. To investigate how digitalization in this era affects the SMEs sellers, specifically in the payment methods that they offer to their customers.
2. To investigate the factors and challenges that caused the SMEs sellers update their system in their business and what caused them not to update their system in their business.

## **1.4. Research limitation**

This research focused on how the SMEs sellers adapt to the changes of the system in the market in the current time, specifically in the payment system. This

research conducted the SMEs sellers in Jogja, specifically at *Beringharjo* Market, Yogyakarta and SMEs around Faculty of Civil Engineering and Planning, Universitas Islam Indonesia, specifically near Environmental Engineering Study Program.

## **CHAPTER II**

### **THEORETICAL BASIS**

#### **2.1. Digitalization**

##### **2.1.1. The basic concept of digitalization**

The root of digitalization begins with fundamental notions such as what it means to be a digital entity, the distinctions between digitization and digitalization, and the primary technologies that underpin digitalization, including the third and fourth industrial revolutions. Digitalization is the next step or next procedure after the digitization. The digitization is the first step before entering the digitalization where the process was transitioning from analogue/print into digital. While the digitization is only focusing on the transition, the digitalization is more into the follow up for the use of something in digital. Pangendaheng et al., (2022) stated the other definition of digitalization and digitization, digitization is converting traditional analogue or paper-based tasks or processes into digital formats so that computers can assist in accessing, storing and moving information (Bloomberg, 2018) while digitalization is the process as a whole is shaped by vested interests, ethics, discourse, and the number of data algorithms that compose it (Andersson et al., 2022). The other definition of digitalization according to Armstrong and Lee (2021), it refers to the bigger set of all transformations and changes to make the digitization works.

The digital thing as the root of the concept of digitalization define the words digital as something that built out of the binary code that forms the data and software command (Armstrong and Lee, 2021). The book stated that the digital thing has no tangible forms, but it is being composed by a number and only comprising a digital information. It means that they physically has no forms or shapes, such as e-book or online journal, but only the data inside the book and the codes to get the book and the journal are there. It was also mentioned in the book that there are no such thing as pure digital things because the process or the system always include a physical

piece. The use of the phone to listen to the music, the use of the tablet, and computer to write in the application are a few examples if there is no pure digital thing. And those, also included into the digitalization that already happened in this time. Despite of the definitions given about the digitalization until today, researchers continued trying to formalize, generalize and ultimately define digitization as well as digitalization and their manifold implications (Frenzel et al., 2021).

The digitalization has become the common thing among the people in the current time. Where majority of the people already use something in a digital form not in a physical form anymore. The example of the digital forms in something that the people used can be seen on how the people nowadays get the news. Instead of printed newspaper, they get it through e-newspaper or electronic newspaper which does not require the use of paper through the internet connection. The digitalization affects almost all of the aspect in people's life nowadays such as lifestyle, education, and also economics. The concept of the digitalization in an education can be seen on how people are using website or internet to look for the source or something to read and learn rather than going to the library. It can also be seen on how the teachings are done. Since the pandemic of COVID-19, the method of teachings transitioned into online class, using Google classroom, Zoom, or Google meets. By this pandemic happened, the students and the teacher were making themselves used into the change of the way they taught and being taught. The epidemic has led to a shift towards online and digital technologies, replacing conventional systems that required learning and transformation (Maksum, 2021). This digitalization in general also has an impact in people's lifestyle.

Same as the education sector, the digitalization can also be seen in the economic in this era. The concept of the digitalization itself has been applied by most of the people by now. In the economy sector, where the process does not always require any face-to-face interaction anymore, but

using the application for buying or selling goods. It does not always need the physical money anymore to pay, but use the application by clicking it, or use the debit cards for the transaction. The digitalization in economic is not only about how people now can pay through the application or sell and buy something through online shop, but also in the entrepreneurship. People are doing entrepreneurship by using the digital technologies since it is easier, less time consuming, and most of the interaction with the consumers is being handled by the internet itself (Ben Youssef et al., 2021).

In conclusion, the digital thing is the root of the concept of further definition of digitalization. It has the tangible forms, which it has no physical forms, but contains the data and the information. From this, the digitation started since the use of the technology stuffs became common. And after the digitation, the digitalization started, where most of the people in the current time already use the technology in their daily life and everything that is connected to the electronic is more familiar than the analogue. It could be seen on how people do in their life such as reading, playing, communicating, doing transaction, and others.

### **2.1.2. Factors that influence the digitalization**

Digitalization happened rapidly in this era. It can be seen by the people who use their technology devices in their daily life and those who use an internet for shopping, working, or anything they do in their life. Most people do not always get out to have a conversation with their relatives or their acquaintances, social media can be an alternative to do that. Instagram, Telegram, WhatsApp, Facebook, Snapchat, those are some of the alternative applications that most of the people use to have a conversation in this time. Some of those applications can also be used for a business. According to We are Social, the internet users in the world per January 2022 was 4.95 billion users while the active users were 4.62 billion users. The update from We are Social, the users of the internet as per January 2024 increased into 5.35 billion users. In two years, the users increased into 400 million users. In the

digitalization, there are two broad eras of the digital technologies, called 3IR (Third Industrial Revolution) or well known as information or computer age and 4IR (Fourth Industrial Revolution) which is the current era (Armstrong and Lee, 2021).

The digitalization that always develop as the time always change has some factors that influence it to keep going. Back then, most of the people used a typewriter machine to write a document or a thesis and then changed into a computer and the portable laptop like this current time. It shows how the technologies are becoming more advanced from time to time. The factors that influenced the digitalization to happen for an example in a business sector is for the flexibility in the market competition. As for this, the information system can do the job for the business. According to Gani (2021) in Dewi et al. (2022), information systems can be utilized by many parties to achieve corporate excellence through speed, flexibility, integration, and accuracy of information generated. For an addition in business sector, the business owner will try to look for the most efficient way to their job. According to Aminah and Saksono (2021) in Nugroho et al. (2023), Digitalization that occurs in business sector makes a paradigm shift in the work system, this can be seen from the emergence of business forms that affect the system to be more efficient.

Another factor that influences the digitalization for this era is the quality of the human resources. Human resource is the vital factors to what influenced the digitalization. If the human resource is capable of doing something with digital technology, the digitalization would happen easily. In the other hand, if the human resource is not capable of it, the digitalization might not happen easily. According to Muñoz & Bolívar (2018) in Nugroho et al., (2023), in his research entitled “Experiences of E-Government Development Implementation in Developing Countries: Challenges And Solutions” explained that the implementation of digitalization in government needs to be done to improve public interaction with

government. As an addition, Westerman et al. (2011) stated that the challenge in its implementation is of course the supporting factors from the surrounding environment involving existing process resources, structures, or human resources. Another statement said that human resources based on the results of this study have a positive and significant influence on the digitalization of accounting information and has significant influence on the digitization of accounting information (Dewi et al., 2022).

### **2.1.3. The revolution of the digitalization**

People in this era is more familiar with digital technology in daily life. Not only the devices that has physical form, but also an application. Smartphone, tablet, portable laptop are some of the technology devices that can be used as an examples. To listen to music, it does not always need a gramophone that need a plate to play a song or a walkman that has a cable to be connected to the device because the application in smartphone is available such as Spotify or You Tube. If the music supposed to be heard for personal and do not want to get complicated by the cable, in this era, a wireless headphone and earbuds exist. It was mentioned before, in the digitalization, there are two broad era, first is 3IR, which stands for third industrial revolution, it is also known as the era of information and computer. The third industrial revolution paved the way for space exploration, research, and biotechnology with new technologies. In 3IR, there are some major technologies such as Computer processing and networking which is part of the first generation of digital and mobile communication, internet, and data storage and analysis (Armstrong and Lee, 2021, page 21).

The internet is also included into the digitalization. It was conceived in the 1980s and properly born in the 1990s. The internet itself can be categorized as 3IR foundational technology. Because the early internet itself had fulfilled a primary 3IR effect, such as of widely collecting and disseminating information. Armstrong and Lee (2021) stated, if most

scholar agree that SMS, E-mail, and second-generation mobile phone that used GSM could be categorized as 3IR. As for the internet revolution, it is categorized as 4IR, since the user supplied information through social media and the like and the addition of ‘things’ through IoT—Internet of Things (Armstrong and Lee, 2021). 4IR or also known as fourth industrial revolution, or Industry 4.0, is the later generation of 3IR. This industrial revolution can also be seen as an advancement of the third industrial revolution. First time it is being used as a marketing style in 2011 during press conference at Hannover Messe, Germany. Schwab (2016) and Schwab and Davis (2018) in Knell (2020) associated it with the diffusion of digital technologies and emerging technology breakthrough technologies such as biotechnology, nanotechnology, artificial intelligence, robotics, the Internet of Things, 3D printing, and quantum computing.

There are a lot of technologies in fourth Industrial revolution that can be spotted in this era, such as Artificial Intelligence (AI) which allows machines to solve problems like humans. Then, IoT—Internet of Things—which allows the devices to gather data from the real world and control the stuffs that has been set before. For an example, a robot that can copy an activity that humans usually do, a virtual reality which will allow people to enjoy the other world virtually from their home or from anywhere they want, cloud computer, and many more of things.

#### **2.1.4. Impact of digitalization**

The Impact of the digitalization can be seen in people’s life in this era. In education, business, and lifestyle. People nowadays which lives in the era where the technologies are more common will tend to use it rather than use traditional stuff. The impact of the digitalization itself can be an advantage or disadvantage. As the digitalization in the education, for an example is the teaching activities in school or university, where it uses the application like zoom and google classroom for submitting the tasks via online. Beside that, students use the e-book rather than a physical book or use the internet or AI

for an answer in their task. Those can be the good impact of digitalization itself. The digitalization in education can also help the teachers and students to make their academic opportunities broader. It should be added that the use of distance learning technologies has expanded academic opportunities for students and teachers to participate in various programs, conferences, internships, and events online, which simplifies access to them (Prokopenko, 2021). The digitalization by using the technologies in education can also save more times and an efficient resource utilization that has a positive impact on the environment that contains some of the aspects:

- a. reducing the cost of travel and accommodation of students and certain teachers.
- b. reducing the cost of printing the necessary educational materials—now that has converted into the virtual/digital format (Prokopenko, 2021).

In daily life, the good impact of digitalization can be spotted on how easy people access into the source if they are looking for the latest news, they can access it through social media, like Instagram, Twitter, or just type the matters in the Google search bar including when they want to watch their favourite movie online. There are already an application that people can use to access their favourite movie if they want to watch it anytime, such as YouTube, Netflix, VIU, Disney plus, Paramount plus, and HBO. According to Dey et al. (2020) and Steils et al.(2019) in Kim (2022), the evolution of social media platforms led to an increasing number of consumers who rely heavily on social media for their life development, such as online learning, online shopping, and online media consumption. In the economy sector, Digitalization of economies significantly increases the level of their competitiveness in the international market and fundamentally changes business processes in the international business environment (Bezrukova et al., 2022).

There is another good impact of the digitalization that can be seen in this daily life, such as how easy it is now to do a transaction. Everything can be done instant in this era. For an example, as for the customers to pay the stuffs that were just bought in Indonesia, people use several types of e-money, such as Gopay, OVO, Linkaja, DANA, or M-banking; thus, it would be easier to make a transaction. No physical money needed and it is more practical to be done for both the customers or the buyers and the cashier rather than to use a physical money. It can also be more practical for the cashier on the store because they do not have to calculate the money if it is missing or if the customer paying it less (Zada & Sopiana, 2021). According to Rahmatika and Fajar (2019) in Wijaya and Mulyanndi (2021), the purpose of electronic money is as a payment mechanism that is able to provide convenience and speed for consumers and sellers in carrying out buying and selling activities without the need to use cash. In addition, shopping became easier too in this time because it only requires to open the application used and look for the goods in it.

Beside of the good impact that digitalization brought, there are also a bad impact or disadvantages brought by digitalization. The technologies that are being used in this era can make its users addicted, use it for their own entertainment such as a social media. The digitalization also requires the people to adapt since some of the technologies are new to some people. Sometimes, it needs more time to learn and adapt into the new technologies that are about to be used. In the education sector, the digitalization cannot be distributed equally if there are no good access in a several places and no devices that will allow the students or the teachers to get the access. According to Armstrong-Mensah et al. (2020) in Prokopenko (2021), making distance learning “work” for all students is a challenge because the best tools can be anything, but without equitable access for all students, sufficient preparation and training time for teachers, and adaptation of existing curricula or development of entirely new course programs, it is difficult to replicate the in-person online learning experience. In daily life,

the behaviour of the people in this era also counts. One of the behaviours is the consumptive behaviour, where people buy everything that they want, but they do not actually need it. The development of technology and internet networks has changed the habits of students who often use online trading technology with a system commonly called online shopping making students' consumptive behaviour increase directly in various existing markets (Yosefa Renan Panu, 2024).

## **2.2. Business**

### **2.2.1. Definition of business**

The definition of business itself were different according to some of the experts, showing the different of point of view and the concept of the business essence. In their book, Fadli et al. (2023) stated several definitions of business according to some experts. Peter Drucker sees that the business has two basic functions, such as marketing and innovation. Adam Smith, a classic economist, defined a business as the activities to get a profitability by generating and selling the goods and services. In their book, according to Sukirno (2017) Adam Smith highlights the economic aspect of business, where companies strive to produce products or services that are in demand by the market in the hope of making a profit from the sale. While Richard Branson defined a business as an activity to look for a solution of the problem and fix the others life quality. In Branson's view, he highlights it more into the services and positive contribution aspect.

The other definitions of business were also mentioned in the book by Imron (2021). The definitions mentioned in the book contains the statement from Peterson and Plowman, where they stated the definition of business is a series of activities related to the sale or purchase of goods and services on a consistent and recurring basis. Next, Professor L.R. Dicksee stated business is a form of activity that is primarily intended to gain profit for those who endeavour or have an interest in the occurrence of the activity. In the same book, Louise E. Boone stated business comprises all activities and

endeavours to make a profit by providing goods and services needed for the economic system, some businesses produce tangible goods, while others provide services. Griffin and Ebert stated business is an organization that provides a goods and services with the goal to get a profit of it.

Another definition of business from another book, it is a series of activity carried out by one person or group by offering goods and services for profit or business can also be said to provide goods and services for the smooth running of the economic system (Wijoyo et al., 2021). The definitions of business itself are vary. As for the definition of business in Meriam Webster dictionary, it includes the idea that business is a commercial activity, a commercial or industrial enterprise, or economic transactions (Crane et al., 2015).

### **2.2.2. Aspects of the business**

Before starting a business, there is an aspect that need to be highlighted, called as the study of business feasibility aspects. There are a lot of aspect of business, according to Husnan and Muhammad (2000) in Asman (2020), in the study of business feasibility aspect, there are several points in it, such as the financial aspect, management aspect, technical aspect, market aspect, economic aspect, and social and law. The aspects in the business will have an impact for the further activity of the business owner. The financing sources is one of the aspects that could be highlighted. Conducting business activity relates to the necessity of possessing by an enterprise of certain assets which is reflected in sources of financing (Szydło et al., 2022). If the business does not have proper financing sources, it will have a bad effect the business owner later on in the future. One of the financing sources for the business in the company is equity. The aspect of financing could also be the others beside equity. One of the ways to finance the company is through crowdfunding. The term of crowdfunding means that the financing was done by the (digital) crowd of various undertakings,

including innovative projects from the sphere of business, culture, art, sport, media, etc. (Szydło et al., 2022).

Management is also the aspect that should be considered by the business owner. If the management in the business is not being done right, there is a big chance the business activity in the future would be disrupted. Teamwork is one of the points of management aspect. In the other words, teamworking is the aspect that should be considered by the business owner. Teamwork fosters outstanding results and even the execution of the most difficult tasks (Szydło et al., 2022). The aspect of human resource is another aspect point of management aspect in business. In the business, human resource will be the key on how the business will run and stay for the time. Usually, in a term of capability for running a business, a knowledge that the human resource has on how to fix or handle some of the unexpected situation on the activity and the capability to adapt into the change of the system in the business in every aspect is needed. The quality of the people working in the company or in a specific kind of business will determine the reputation of the company as the result and the operation activities in the company. Innovative employee behaviour is higher; thus, more flexible work fits their needs and ability, reaching its maximum when demand-ability fit is at the moderate level, as in China (contribution 1) (Rowley & Oh, 2023). This is also one of the considerations of the company for hiring the employees. The company want the employees who are competent and perform very well in the company. That is why the companies are carefully selecting their candidate that registered themselves to work. In personnel selection, “it is a matter of bringing the characteristics of the job and the individual characteristics of the worker as close as possible” and the requirements for candidates must match the profile of the organization as well as the financial and organizational capacity of the company (Szydło et al., 2022).

The legality of the business is also one of the things that should be considered by the company. It is included into law aspect. There are some

regulations that need to be reviewed before starting a business or while doing a business, there are some of the policies and regulations as well that need to be considered to make the business legally operating. The law aspect in business will also regulate the employees in the company, such as their rights and their responsibilities. According to Maradita (2014) in Fatimah et al. (2022), the law aspect of business is a rule that is in charge of regulating everything regarding the procedures for carrying out trade, finance, industrial activities related to production, services for the exchange of goods for money. Again in its journal, according to Laurensius Arliman (2018) in Fatimah et al. (2022), there is a need for law to protect and also uphold justice on every activity in conducting business. Laws that have a binding nature can make anyone have a sense of responsibility and fear of breaking the law. In the aspect of law in business, it covered some of the points. Those points such as the regulation of the business, the contract of the business, intellectual property rights, consumer protection, labour law, taxation and financial, and also dispute resolution (Fadli et al., 2023).

The technical aspect is also one of those that could be highlighted. The technical aspect in the business refers to operational activity and its development after the project was built and before the company is running. This aspect highlighted several aspects such as the layout, drafting of plant equipment, the location of the company, and the production process. The type of machine and the technologies that are capable for the company that will run later is also included into technical aspect. Company's lay out is important in the operation. The layout of the company can be referred to the facilities owned by the company. According to Umar (2003) in Asman (2020), the placement of these facilities must be carried out carefully so that the production process can be carried out properly, effectively, and efficiently. Technical aspects in a business feasibility study determine whether or not a business should be run after looking at its market and marketing aspects. Assessment of this aspect is important before the business is run because it will be closely related to the technical/operational

aspects. Thus, it is important to conduct an analysis so that there will be no failures in the future (Mukhsinun et al., 2023).

### **2.3. Small and Medium Enterprise (SMEs)**

#### **2.3.1. Definition of SMEs**

SMEs stands for Small and Medium Enterprise. This is the kind of a small business that usually operate by a personal or a group of people that build the business together, but not a branch from other companies. But, SMEs do not have a definition generally accepted. Some studies define them in context of their total revenue, and some use employee numbers as a measure. It varies from country to country and also between industry and sector (Otman, 2021). For business owners, SMEs are businesses or enterprises run by individuals, households, or small business entities. run by individuals, households, or small business entities (Al farisi et al., 2022).

In the same journal, they also mentioned the other definition of SMEs according to some experts. A senior economist, Prof. Ina Primiana in Otman (2021) stated the definition of SMEs in Indonesia. She stated if SMEs is a small-scale business activity that drives the movement of development and the Indonesian economy. In the other hand, M. Kwartono Adi in Otman (2021) explained the definition of SMEs in a more specific way. He defined SME as a business entity that has a profit of not more than 200 million based on annual profit calculation. While the SMEs that are defined by the European Commission is business that have fewer than 250 persons employed (Malesios et al., 2021).

Storey (1994) in Otman (2021) mentioned that SMEs are commonly considered to be enterprises with such a small market share, controlled in a personalized manner by shareholders or part-owners and not through a structured management team and behaving as separate entities in the context that they are not part of a bigger enterprise or group. In the same journal, he also stated that the ILO (International Labour Organization) describes SMEs as units from which goods and services are manufactured and supplied.

They are managed by personality-independent workers in metropolitan areas of the developed world. Some may employ labourers or craftsmen. Many of them always use lower bandwidth, generating erratic income and creating volatile job opportunities, including limited fixed resources without current assets.

### **2.3.2. The criteria of SMEs**

There are some of the criteria of SMEs according to the law. In Indonesia, they use these criteria in the law to define and explain the definition of business. Al Farisi et al. (2022) mentioned that the criteria of SMEs in the law of Indonesia as follow:

- a. A micro enterprise, it is a business unit with assets that is up to Rp. 50 million and excluding land and building of business premises with annual sales revenue of up to Rp. 300 million. land and building with annual sales revenue of Rp. 300 million at most.
- b. Small businesses are a group of businesses with an asset value of more than Rp. 50 million up to a maximum of Rp. 500 million, excluding land and building, where the business has annual sales revenue of more than Rp. 300 million up to a maximum of Rp. 2.5 billion.
- c. A medium-sized enterprise is a company with a net worth of more than Rp. 500 million and a maximum of Rp. 100 billion, and with annual sales of more than Rp. 2.5 billion and a maximum of Rp. 50 billion.

Sedyastuti et al. (2021) mentioned that Rahman in his book "*Usaha Kecil dan Menengah (UKM), Informasi Terdepan tentang Usaha Kecil Menengah,*" classified SMEs in a several criteria. First, Livelihood Activities, Micro, Small, and Medium Enterprises are used as job opportunities to earn a living known as the informal sector. For example,

street vendors, Second, vendors. Micro and Macro Enterprises, Small and Medium Enterprises have craftsmen but do not have entrepreneurship characteristics. Third, Small Dynamic Companies, Micro, Small, and Medium Enterprises that have an entrepreneurial spirit and be able to accept subcontracting and export jobs. And the last one, The Fast Moving Company, Micro, Small, and Medium Business with an entrepreneurial spirit and will turn into a big business. Some indicators that can be recognized to distinguish between one type of business and another can be seen from the size of the business volume, the amount of capital, asset value, net worth, and the number of workers used in the business (Munizu et. al, 2023).



## **CHAPTER III**

### **RESEARCH METHOD**

#### **3.1. Research method**

This research used qualitative method, where the research mainly focused on the phenomenon that happens around. According to Sugiyono (2005) in Nasution (2023), qualitative method is the research that is used for researching on natural object conditions where the researcher is the key instrument. In the same book, he also mentioned another definition of qualitative method in the research from Moleong (2005) and Saryono (2010). Moleong (2005) in Nasution (2023) defined qualitative method as the research that intends to understand the phenomenon of what is experienced by the research subject, for example behavior, perception, motivation, action, and others holistically, and by means of descriptions in the form of words and language, in a special natural context and by utilizing various natural methods. While Saryono (2010) in Nasution (2023) defined qualitative method as research that is used to investigate, discover, describe, and explain the qualities or characteristics of social influences that cannot be explained, measured, or described through quantitative approaches.

As for this type of research, it was mainly not using a number unlike the quantitative method, but a narrative elaboration where the related parties as research subjects will give their opinion and their story to the researcher to be used as the data in the research. Qualitative research is certainly different from quantitative research because qualitative research does not use statistics but through data collection, analysis, and interpretation (Fadli, 2021). This research was mostly conducted in the field where there were direct interactions occurred between the samples of the research for the data collection. Bogdan and Taylor in Subagiyo and Kristian (2023) mentioned the characteristic of qualitative method as follow:

*“Qualitative research has the natural setting as the direct source of data and researcher is the key instrument. Qualitative research is descriptive. The data collected is in the form of words or pictures rather than number. Qualitative research is connected with process rather than simply with*

*outcomes or products. Qualitative research tends to analyze the data inductively “meaning” is of essential to the qualitative approach.”*

According to Bogdan and Taylor in Subagiyo and Kristian (2023), qualitative method is done in a natural condition (with an experiment as an opposite), directly into the source of the data, and the researcher as the key instrument in the research. Qualitative research is more descriptive and the data collected is about a word and a pictures instead of a number. In the same book, Edwards and Robin in Subagiyo and Kristian (2023) mentioned the characteristic of qualitative research as follow:

*“Intensive, long-term participation in field setting careful recording of what happens in the setting by writing field notes and interview notes by collecting other kinds of documentary evidence analytic reflection on the documentary records obtained in the field. Reporting the results by means of detailed descriptions, direct quotes from interview, and interpretative comment.”*

From this statement, it is stated that the qualitative method was done intensively. The researcher participated in the field during the research, take a notes carefully about what happened, do the reflective analysis to the documents found in the field, and make a research report in detail about it. There are other characteristics of qualitative method in research. Nasution (2023) mentioned the characteristics of qualitative method, as follow:

- a. Using inductive thinking patterns (empirical-rational or bottom up).
- b. Qualitative methods are often used to produce grounded theory, which is a theory that arises from data not from hypotheses as in quantitative methods.
- c. The emic/participant perspective is highly prioritized and highly valued. Some researcher's interest is in how perceptions and meanings according to the point of view of the participants being studied; thus, they can find what is referred to as phenomenological facts.

- d. This type of qualitative research does not use a fixed research design. The research design develops during the research process.
- e. Data collection is done on the basis of phenomenological principles, i.e. by deeply understanding the symptoms or phenomena faced.
- f. The researcher also has functions as data collection tool (instrument) so that their existence is inseparable from what is being researched.
- g. Data analysis can be done during the research and after it has been taken place.
- h. The results of the research are in the form of description and interpretation in the context of time and situation.
- i. This type of qualitative research is also called natural research or naturalistic inquiry.

As for the objective of this research was to analyze about how the SME's sellers from three places, such as Beringharjo market, Faculty of Business and Economy UII, and Faculty of Civil Engineering and Planning UII to adapt into the digitalization in this current era, where the technology was common among the people. The adaptation of the SME's sellers that would be the objective for this research was how the sellers adapt to the payment system, where some of the sellers already had the option of digital wallet. With the adaptation of the sellers to the payment method, this research analyzed how the transition of the payment system used by the sellers affect them while doing their business, and what were the factors caused the sellers to add the digital payment system as the option for their customers to make a transaction.

### **3.2. Places of research**

This research was conducted around Faculty of Civil Engineering and Planning UII, specifically near Environmental Engineering Study Program, that is located at Kaliurang Street Km.14,5, *Besi, Sleman, Krawitan, Umbulmartani*, in the scope of services and small restaurant as well. Besides in the university area, the other place was conducted at Beringharjo market, Yogyakarta at Margo Mulyo street number 16, Ngupasan Village, Kemantren Gondomanan, at North of the North Square of

the Yogyakarta Palace was also included into the place for collecting the data for the research, which the of the subjects the research are the sellers where it offers goods such as accessories, foods and spices.

### **3.3. Sources of data**

The data source in research is the subject where the data is obtained or taken (Wijaya et al., 2025). While according to Sulung & Muspawi (2024), data sources in research are an important component that determines the quality and accuracy of research results. In the same journal, they also mentioned if there are three main types of data sources that are commonly used in research, those are primary data, secondary data, and tertiary data. In this research, there were two sources of data that was used. Those sources of data include the primary data, which was collected directly by the researcher and secondary data, which was collected through the journals, books, and articles.

#### **3.3.1. Primary data**

Primary data is the type of data that was gathered directly by the researcher, where the researcher got the data from the respondent, the group of people and institution and from the other objects of research. In addition, primary data is the data that was collected directly by the researcher herself. Primary data can also be defined as the book that was written by the writer herself as the historical actor for the research (Wijaya et al., 2025). Primary data can also be gathered from the direct observation in the field such as interview, survey, or questionnaire, and experiment. The statement was also mentioned by Sulung & Muspawi (2024) on their journal with the title of *Memahami sumber data penelitian: Primer, Sekunder, dan Tersier*. As for the primary data of this research, it will be collected through the observation the field and interview with the SME sellers at Beringharjo Market, and around Faculty of Civil Engineering and Planning UII.

### **3.3.2. Secondary data**

Secondary data is the type of data used in the research that was gathered by the other people. This type of data comes from the other researchers that is compiled in the journals, articles, books, internet, and scientific publications. Wijaya et al. (2025) defined secondary data as the type of data where it was written by those who are not a part or a historical actor but got it from the historical actor herself. Sulung & Muspawi (2024) in their journal also mentioned a similar definition about a secondary data, it is a data where it was gathered indirectly with an intermediary media. According to the definition from the journal, the meaning is similar with the journal of Wijaya et al. (2025) that said secondary data is the data that was collected or gathered from the data that has been there before, such as from book, journal, document, literature, article, or from the other parties. The secondary data that was used for this research comes from the scientific journals, articles, and books.

### **3.4. Data collection method**

Data collection is the activity that collect and gather data or information that is needed for the research. The function for data collection is to get the information that will be put in the research sample and to get the results from it. While data collection method is the method or the technique that is used to gather or collect the data or evidence that will be use for the further research. For data collection method, each of the researchers use a different method. This research used qualitative method, which means, the method of the data that would be used is a qualitative data. In qualitative research, there are various data collection methods that can be used by researchers. In their journal, Santoso et. al (2022) stated that according to Cresswell (2017), there are four main strategies in qualitative data collection procedures which include qualitative observation, qualitative interviews, the use of qualitative archives or documents, and qualitative audio-visual materials. In qualitative research, the data is collected continuously until it is saturated (Nasution, 2023). There are a lot of methods for collecting the data for qualitative research. Subagiyo and Kristian (2023) mentioned in their book if there were a few data

collection methods that are commonly used in qualitative research, those methods include:

- a. Observation
- b. Interview
- c. Personal experience
- d. Field notes and analytical memos
- e. Document elicitation (Getting or creating something, such as an information)
- f. participation and action review

As for this research, the methods that were used by the researcher for collecting the data were conducted with three methods. Firstly observation, where the researcher went into the field to see, take a note, and finding a direct source in the field. Then, the next method used by the researcher was interview, where the researcher had direct eye to eye interaction with the people around the places. Lastly, the researcher used documentation method, where the researcher took picture or record for the additional data of the research.

#### **3.4.1. Observation**

The definition of observation in general is an act of seeing and noticing the living and the environment around for the primary data. This action does not involve the respondent to be interviewed or to have a discussion together. The method of the observation is a daily human activity with five senses (Fadilla & Wulandari, 2023). This action only involves the researcher in the field to notice or observe something there, but observation has another definition. Matthews and Ross in Sidiq and Choiri (2019) stated that observation as the collection of data using human senses. In some natural conditions, observation is the act of watching social phenomenon in the real world and recording events as they happen. By this definition, the sense of human has a main role to do the observation. Creswell in Sidiq and Choiri (2019) defined the observation as a form of data collection is the

process of gathering open-ended, first-hand information by observing people and place at a research site.

In the same book, the definition of observation was also mentioned by Gordon E. Mills in Sidiq and Choiri (2019). He mentioned if the observation is a planned and focused activity to see and record a series of behaviors or the running of a system that has a specific purpose and reveal what is behind the emergence of behavior and the foundation of a system. By the various definitions of observation above, it can be concluded if observation is defined as a process of seeing, observing, and recording behavior systematically for a specific purpose. Observation is an activity to find data that can be used to provide conclusion or diagnosis (Sidiq and Choiri, 2019). Subagiyo and Kristian (2023) stated that on the observation, there are principles that the researcher is look after, thus :

- a. The researcher only records what is seen, heard, or felt, and does not include attitudes and opinions in the observation notes she writes. In other words, the notes only contain descriptions of facts without opinions.
- b. Do not record something that is only an approximation because it has not been seen, heard, or felt directly.
- c. Observation notes seek to present a holistic description of historical facts; thus, the context of the facts recorded can be understood.
- d. During the observation, remember the target because it is possible that during the observation the researcher finds other interesting facts, but they are not part of the research.

The observation method was done within steps in it. The steps in the observation method were included to make the result of the observation clearer and more accurate and more specific to be put into the data. In the other hand, the steps that are concluded in the observation is to optimize the data for the research. The steps of observation included into the observation method for this research are as follow:

- a. Deciding what is the subjects that will be used for the observation.
- b. Deciding the place for the observation.
- c. Choosing a time for when the observation will be conducted.
- d. The observation is conducted.
- e. Making a conclusion for the observation that was conducted before.

### **3.4.2. Interview**

Sidiq and Choiri (2019) stated the definition of interview in their book. In their book, according to Moleong, in Sidiq and Choiri (2019) an interview is a conversation with a specific purpose. The conversation is carried out by two parties, namely the interviewer who asks questions and the interviewee who provides answers to those questions. In the same book, Gorden in Sidiq and Choiri (2019) also mentioned the other definition of interview according to the other expert. He defined the interview as the conversation between two people in which one person tries to direct the conversation to obtain information for some specific purpose. Stewart and Cash in Sidiq and Choiri (2019), stated that interview is an interactional because there is an exchanging or sharing of roles, responsibilities, feelings, beliefs, motives, and information. If one person does all the talking and the other all of the listening, a speech to an audience of one, not an interview, is taking place. Interviews are also the process of obtaining information for research purposes by means of questions and answers while meeting face-to-face between the interviewer and the respondent or interviewee with or without using an interview guide (Fadilla & Wulandari, 2023).

There are a several types of interviews, such as a structured interview, semi structured interview, and unstructured interview. Sidiq and Choiri (2019) stated the difference between these types of interviews. Structured interviews are used as a data collection technique, when the researcher or data collector already knows with certainty about what information will be obtained. Therefore, in conducting interviews, data collectors have prepared

research instruments in the form of written questions whose alternative answers have also been prepared. As for the semi structured interview, this type of interview is included in the in-depth interview category, where the implementation is free when compared to structured interviews, and the purpose of this type of interview is to find problems more open, where the interviewee is asked for his opinions and ideas. Lastly, unstructured interview, this interview is a free interview in which the researcher does not use interview guidelines that have been arranged systematically and completely for data collection. The interview guidelines used are only in the form of outlines of the problems to be asked. In conclusion, the interview is the action of two people or more having a conversation for a certain purpose, where one side of the people is trying to get the information and the other side is giving the information for some purposes.

### **3.4.3. Documentation**

Yusuf (2014) in Fadilla and Wulandari (2023) stated that the documentation method is a data collection method used to trace historical data, documents about people or groups of people, events, or events in social situations that are very useful in qualitative research. They also stated if documentation technique or study is a way of collecting data through archives and including books on opinions, theories, postulates or laws and others. Documentation is a data collection technique which is not directly addressed to the research subject. The documents studied can be official documents such as decision letters, instruction letters, while unofficial documents such as notes, and personal letters that can provide supporting information to a research subject and can provide supporting information on an event (Sidiq and Choiri, 2019). In this research, the documentation for collecting the data was conducted by taking the pictures on site while observing to gather the information was needed for this research.

### **3.5. Data analysis technique**

In a qualitative method, the data for the research was collected from the different sources, which means the data was conducted with a different technique. The data collection in the qualitative research is done continuously, which means that there is additional data for the research or the result of the data may change as the time passes by which makes the analysis for this research still has no pattern (Nasution, 2023). In the same book, Nasution (2023) also mentioned several data analysis techniques for qualitative method, those are Spradley Technique and Miles and Huberman Technique.

#### **a. Miles and Huberman**

In the book, Sugiyono (2019 : 337) in Nasution (2023) stated that the data analysis technique that use the technique of Miles and Huberman is done through three steps, such as Data reduction, Data display, and Conclusion drawing or verification. In his journal, Miles and Huberman in Fadli (2021) also stated the steps of doing the analysis technique is by doing data reduction, data display, and data conclusion or data verification. These steps of data analysis technique were also mentioned by Miles and Huberman in Subagyo and Kristian (2023) about data analysis technique.

#### **- Data reduction**

The data and information that was collected from the field are plenty, and it needs to be spruced up and laid up to get the clearer data for the final conclusion. Subagyo and Kristian (2023) in their book explained how to do data reduction by selecting, categorizing, focusing, making a summary for the data after all the data was collected. Then, the data would be rechecked and categorized again based on the subject of research. At this stage, the researcher consolidates all the material gathered during the first stage of interviews. The data that has been reduced must focus on specific topics in order to avoid becoming broader or universal (Fadli, 2021). Qomaruddin & Sa'diyah (2024) in

their journal stated the definition of data reduction in a simpler explanation. In which, they stated it is a step to select and unite the main and important data that has been collected before and deleting those which is not needed. In the same journal, they also stated the purpose of data reduction is to simplify and organized the raw data into some useful and structured information.

In the other journal, Ash-Shiddiqi et al. (2025) stated about data reduction, which is not far different from the purpose for reducing the data according to the journal by Qomarudin & Sa'diyah (2024). In their journal, it was stated that data reduction is pointing into the process of selection, focusing, separation, and a simplification and a transformation from the raw data that has been collected on the field. This definition is also in accordance with the statement from Subagyo & Kristian (2023) and Fadli (2021) about data reduction.

- Data display

Data display is the step after Data reduction in Miles and Huberman technique. This step is done in the form of description, the relation for each of categories, and others that related into this (Fadli, 2021). Subagyo and Kristian (2023) in their book stated the same definition about data display as Fadli (2021), which said data display is the step done after data reduction in Miles and Huberman technique. It is serve with a narration, where the researcher depicts the result of their research with a word description. Nasution (2023), in his book stated about data display that is not entirely different from the previous two, which data display is the step that was done after data reduction to show the data so it will have the clearer visibility. He also stated the other way of data display is done by displaying something simple such as table with a neat format, graphic, chart, and others.

- Conclusion drawing or verification

Conclusion drawing or verification, in their book, Kristian and Subagyo (2023) stated that in data reduction step, the conclusion is have been made but it is not permanent because there is a possibility that it would be reduced or be added by another data. In data verification or conclusion drawing, the conclusion that has been made from the previous interview or collecting data has reached the final step, which means in this step, it will be the final result or final conclusion. The definition of this step in Miles and Huberman's version for data analysis is also stated in Nasution (2023) with a similar definition. He stated that if the conclusion that has been made previously is temporary because there would be any reducing or additional data to make a new conclusion with the evidence that will strengthen further data collection.

Qomaruddin & Sa'diyah (2024) defined conclusion drawing as some efforts by the researcher to understand the meaning of the data that has been collected. This means that the data that has been collected and reduced previously before needs to be elaborated by the researchers into a narrative that only provides the main final result. This has the same definition of conclusion drawing as Nasution (2023) and Kristian & Subagyo (2023).

b. Spradley

Spradley Technique is another technique that can also be used by the researchers in qualitative research besides Miles and Huberman Technique. In this technique, the data analysis applied to the data that has been collected before is a little different from Miles & Huberman. Nasution (2023) stated in his book that according to Spradley in Sugiyono (2018 : 346) the step of analysis technique for qualitative data scoped into domain analysis, taxonomy analysis, component analysis, and cultural theme analysis. This statement was also the same as the statement of Qomaruddin & Sa'diyah (2024) in their journal where they stated that in Spradley's technique, data

analysis for qualitative research can be done by applying these techniques including domain analysis, taxonomy analysis, compositional analysis, and cultural theme analysis.

- **Domain analysis**

Domain analysis in Spradley technique mainly produce a general picture for the research. Since domain analysis in Spradley only takes the general picture of the research, the result of this analysis is not that specific (Qomaruddin & Sa'diyah, 2024). In his book, Nasution (2023) stated that in domain analysis in Spradley, there are nine semantic relationship, such as strict inclusion, spatial, effect, rationale, location for action, function, means-end, sequence, and attribution.

Later in his book, he also stated that there are six steps and three basic element of domain. The three basic elements of domain analysis are covered term, included term, and semantic relationship. As for the six steps for doing domain analysis are as follow:

- Choose one of the nine available semantic associations to initiate.
- Prepare the domain analysis sheet.
- Choose one of the latest field notes samples to commence.
- Identify phrases and sentences that are semantically associated with field notes.
- Continue the domain search until all semantic relationships have been thoroughly explored.
- Make a list of the domains detected.

Even though in domain analysis, the data that was collected is only the general picture or the general result from the research. It has made the domains or the categories of the object that was being researched.

- **Taxonomy analysis**

In his book, Nasution (2023) described Taxonomy analysis as a set of the categories that has been organised based on its semantic relationship. In his book, he also stated that in this analysis, the researcher will try to understand each of the domains according to the main problem or the research aim. At this point, after the domain was understood deeply, it will be divided into the subdomain, then into a more specific parts until there is nothing left to be analysed, or exhausted. Meanwhile, Qomaruddin & Sa'diyah (2024) described Taxonomy analysis in a much simpler way. It said that Taxonomy analysis involves analyzing all data from certain domains. Data from established domains is investigated further through taxonomic analysis or grouping based on levels or classifications.

One of the examples of Taxonomy analysis is shown on Nasution (2023). In his book, he showed how the Taxonomy Analysis is done, with the domain of a formal education In Indonesia. He put the graph that shows the domain of the research is the level of education. Then, as for the sub domain of the level of education, there are three sub-domain. First sub domain, basic education which was detailed again into Elementary school / *MI (Madrasah Ibtida'iyah)* and Junior High school or *MTS (Madrasah Tsanawiyah)*. Second sub-domain, there is secondary education which was detailed into Highschool /*MA (Madrasah Aliyah)* and Vocational High School / *MAK (Madrasah Aliyah Kejuruan)*. Last sub-domain is higher education, which was detailed into the academy, university, Institution, and Polytechnic.

#### - **Compositional analysis**

In Compositional Analysis, in the book, Nasution (2023) stated that in this analysis, the researchers are trying to make a contrast between the elements and the domain that has been collected. While in the journal, according to Qomaruddin & Sa'diyah (2024) about the Compositional analysis is similar to Nasution's definition in his book.

They stated that Compositional Analysis is the method that is used to look for the contrast or a different data. This analysis method complied through the data that was collected through interviews, documentation, or observation.

In this analysis method, if there is contrast between the data that has been collected previously, the strongest or the most suitable data or result among the data would be chosen (Qomaruddin & Sa'diyah, 2024).

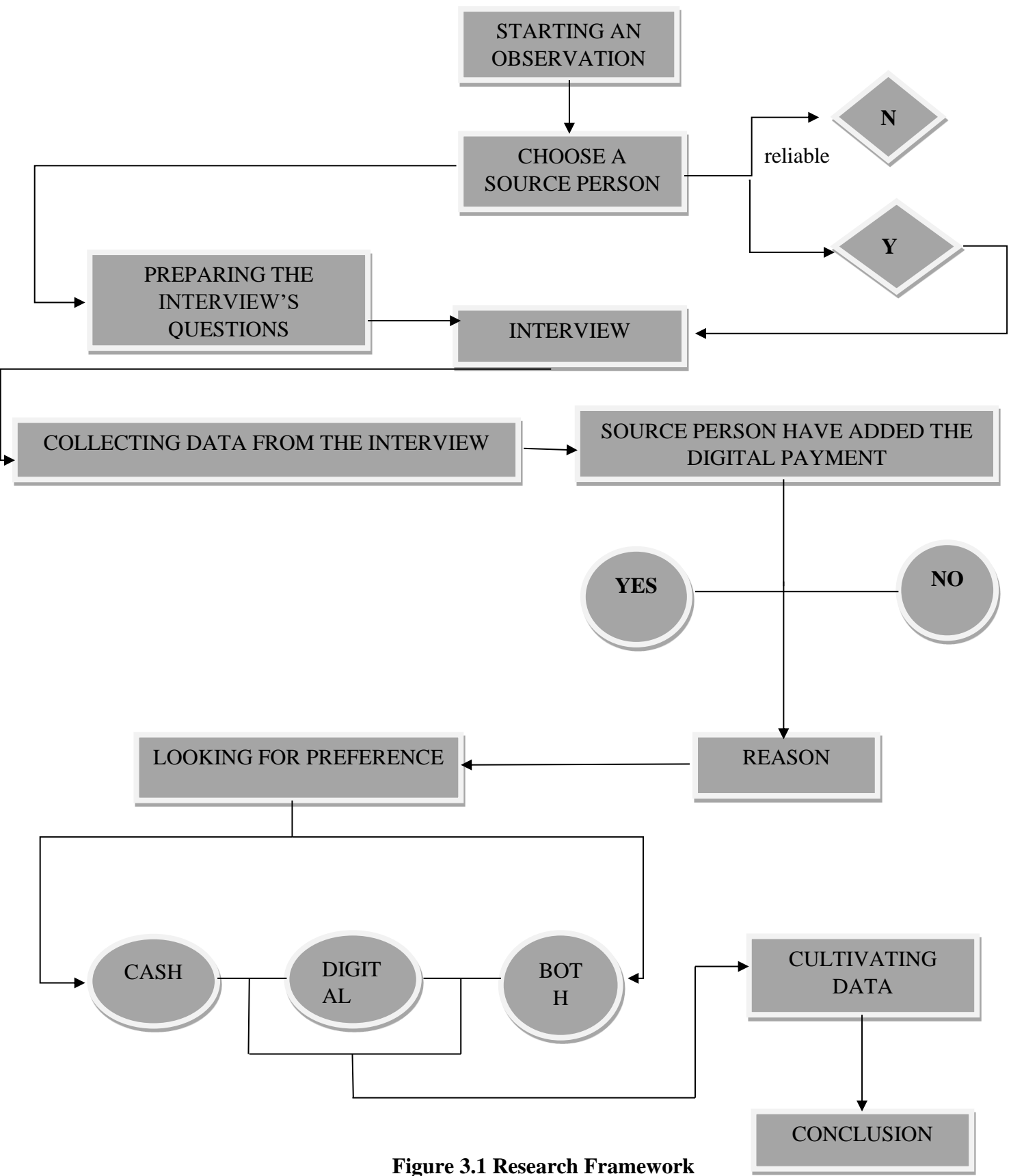
### **3.6. Data validity test**

Data validity test is a test required to make sure if the data that was collected before is valid as a whole, either in the process or the data that was collected previously. Data validity in qualitative research is mandatory because with the validity in a research, the credibility can be achieved. In his book, Nasution (2023) mentioned that according to Lincoln et.al (1985), there are five main techniques to check the credibility of the qualitative research. Those techniques include the following:

- extending continuous observation and triangulation
- peer debriefing interview
- negative case analysis
- referential adequacy
- member verification.

As there are five main techniques that are mentioned to check the credibility of the qualitative research, for the validity test, there are ways that can be done. For the qualitative research, for validating the data, the researcher can extend the time of the observation and while the researcher extended the time of observation, the researcher also needs to do continuous observation (Subagyo and Kristian, 2023). In their book, the ways for validating the research are almost similar with one of five main techniques for validating the research which extends continuous observation. In the same book, Subagyo and Kristian (2023) also stated the other ways to do data validity test, such as Triangulation, which means comparing the

data with the other data from a different sources and transferability, which means the result of the research can be applied in the other situation, dependability, which means the result of the research is referring to the researcher's consistency while collecting the data to take a conclusion, and the last one is confirmability, which means the result of the research can be proven with the data that was collected before, where the result is the same as the data that was collected in the field.



**Figure 3.1 Research Framework**

## **CHAPTER IV**

### **ANALYSIS AND RESULT**

In this chapter, the researcher discusses the topic of the research. The main topic of this research focuses on the use of the e-money for the SME's sellers, specifically on how they adapt into the changes of the system in this current time where things are mostly digital, how is it effecting their business and how helpful is the e-money for their business and what makes them decided not to add or add the digital payment in their business. In this current time, most of the sellers, either the SME sellers or the big company are already using digital payment for their business. in this chapter, the results of the research will be presented based on the background of this research. As mentioned in Chapter Three, this research used qualitative method. The data collected were collected through observation, interview, and through documentation where the researcher captured the scene at the field. This research was originally held on three places; around Faculty of Civil Engineering and Planning *UII*, Faculty of Business and Economy *UII*, and *Beringharjo* Market. But because of the certain circumstance, the places were reduced into two, *Beringharjo* Market and Faculty of Civil Engineering and Planning *UII*.

As for the analysis in this research, the researcher decided on what topic that would be put in here and then the researcher chose the area for a research and chose the suitable informants for this research. Then, the researcher prepared some of the questions that would be asked to the informants and conduct an interview to get the information and data needed. Those steps were conducted to know about the use of e-money for the small sellers—SME—in Yogyakarta, on how they adapt to the development of the time by using the e-money on their business and how does it affect their business when they are using it or not, and what is affecting the sellers to add the digital payment to their business at *Beringharjo* Market, Yogyakarta, and the sellers around Faculty of Civil Engineering and Planning *UII*, Yogyakarta. The informant from each places contains five informants from around Faculty of Civil Engineering and Planning *UII*, Yogyakarta and eight informants from *Beringharjo*

Market. The interview for the informants was done face to face, and some of the interviews were done virtually because of the certain circumstances.

The first observation for this research was conducted in 19<sup>th</sup> December 2024 until 21<sup>st</sup> December 2024 and the second observation was conducted on 10<sup>th</sup> January 2025 until 15<sup>th</sup> January 2025 at *Beringharjo* Market. The interview for the informants at *Beringahrjo* Market began at 23<sup>rd</sup> March 2025 with face-to-face, and one of the informants got interviewed virtually because of their personal circumstances. Then, the observation around Faculty of Civil Engineering and Planning UII Yogyakarta began at 20<sup>th</sup> January 2025 until 25<sup>th</sup> January 2025, with the total of five informants that can be interviewed. There are more than five sellers around Faculty of Civil Engineering and Planning *UII*, Yogyakarta, but the active sellers that own and manage their own business happened to be just five sellers. Some of the sellers at that time were inactive and managed by people who do not own the business. The second interview was conducted on 11<sup>th</sup> May 2025 until 16<sup>th</sup> May 2025. The interview continued until 4<sup>th</sup> June 2025 to get more informants. The interview continued at *Beringharjo* Market, along with the additional observation. The following is the table of interview schedule.

**Table 4. 1 Interview schedule**

| <b>Informant name</b> | <b>Time if interview</b>    | <b>Place of interview</b>                               |
|-----------------------|-----------------------------|---|
| Fathur                | 23 <sup>rd</sup> March 2025 | <i>Beringharjo</i> Market                               |
| Sadjinah              | 23 <sup>rd</sup> March 2025 | <i>Beringharjo</i> Market                               |
| Anwar                 | 23 <sup>rd</sup> March 2025 | <i>Beringharjo</i> Market                               |
| Maya                  | 9 <sup>th</sup> April 2025  | Originally at <i>Beringharjo</i> Market, done virtually |
| Handayani             | 11 <sup>th</sup> May 2025   | Faculty of Civil Engineering and Planning UII.          |

|           |                           |  |
|-----------|---------------------------|--|
| Umar      | 12 <sup>th</sup> May 2025 | Faculty of Civil Engineering and Planning UII. |
| Yuliana   | 13 <sup>th</sup> May 2025 | Faculty of Civil Engineering and Planning UII. |
| Murniyati | 16 <sup>th</sup> May 2025 | Faculty of Civil Engineering and Planning UII. |
| Sarifudin | 16 <sup>th</sup> May 2025 | Faculty of Civil Engineering and Planning UII. |
| Marni     | 2 <sup>nd</sup> June 2025 | <i>Beringharjo</i> Market                      |
| Heni      | 2 <sup>nd</sup> June 2025 | <i>Beringharjo</i> Market                      |
| Juwar     | 4 <sup>th</sup> June 2025 | <i>Beringharjo</i> Market                      |
| Siska     | 4 <sup>th</sup> June 2025 | <i>Beringharjo</i> Market                      |
| Annisa    | 4 <sup>th</sup> June 2025 | <i>Beringharjo</i> Market                      |

For collecting the data from the informants from each place, there are some steps that the researcher has done. Those steps include the following:

- a. Conduct an observation in a place that will be the object of the research.
- b. Decide the sellers that would be fit to be interviewed for the research.
- c. Visit the sellers and make an appointment to do an interview, face to face, or virtually.
- d. Make a question related to the topic of the research, which is the relation between the digitalization in the business and how the sellers are adapting in this current time, specifically about the payment method.
- e. Gather the data on how the sellers are adapting into the current system of the market, where most of the things are digital.

- f. Know why the sellers decided to add the digital payment on their business or why they decided not to add it yet into their business.
- g. Know about either the change in the payment system is helping the SME sellers or has no effect on them.

After some of the steps conducted to get the information, to make the discussion more systematic, the researcher will divide it into three parts, as follow:

- a. Description of Research Objects
- b. Analysis of Research Results
- c. Discussion.

## **4.1. Result**

### **4.1.1. Description of research object**

#### **I. *Beringharjo* Market**

*Beringharjo* Market or it can also be called as *Pasar Gedhe* previously is a traditional market that is located in Yogyakarta, specifically in Margo Mulyo street No 16, Ngupasan, Gondomanan, Kota Yogyakarta, Daerah Istimewa Yogyakarta. *Beringharjo* Market was built during the reign of Sultan Hamengku Buwono I when he was building *Karaton Ngayogyakarta Hadiningrat*. At that time, this market was functioned as the center of economic activity for the people of *Kasultanan Ngayogyakarta Hadiningrat* and also considered as the primary component in the city's completeness as the capital/*kuthagara* at the period, which included a plaza, palace complex, Gedhe mosque, and market.

*Beringharjo* Market is in the North of the palace's complex, right in the North area of Vredeburg's fortress. The name of *Beringharjo* Market itself comes from two words, those are 'Bering', which refers to the forest called *Beringan* that would become the forerunner to the establishment of the royal capital and 'Harja', which refers as good or prosperous. The change of the name from *Gedhe* Market into *Beringharjo* Market happened in the reign of Sultan Hamengku

Buwono VIII on 29th March 1929. Besides being the center of the economic activity in Yogyakarta, which this market offers the visitors with a lot of goods, such as clothes, accessories, traditional food, and spices, Beringharjo Market is also the place for the center of cultural activity in Yogyakarta. The visitors can shop what they need and what they want there and also can enjoy the performance of the culture of Yogyakarta. Not only the performance, the visitors can also find some traditional batik, food, and crafts of Yogyakarta.

In general, the building of Beringharjo Market is divided into two parts, West and East, which is divided by the presence of a thoroughfare that links Lor Pasar Street and *Pabringan* Street. There are gates, kiosks, and rows of vendors in the Western complex. The West Part of *Beringharjo* Market contains the gate of the market with the shape of a twin building with a transparent door in the middle. The function of these two twin buildings is for a public facility with the size of 2 x 2.5 meters. At the Western part of Beringharjo Market, there is also a row of stalls, where each of the stalls has the size of 3 x 3 meters. Beringharjo Market has two buildings, where the main building is the West building, facing directly at Malioboro street and consisting of two floors, and the East Building, which consists of three floors in the building.

On the entrance gate of *Beringharjo* Market on the West, on the first floor, there will be a clothing store, selling variations of Batik, *Daster*, and there are also some of the stalls that sell handbags. On the second floor, there are mainly spices seller, where they are usually selling brown sugar, ginger, and some other spices, but there are also several stalls that sell clothes, like dress or some accessories. On the East side of the Market on third floor, there are not many sellers like in the West side on first and second floor. The environment is rather quite rather than crowded. The goods that are being sold at the third floor are spices, and also handy crafts. Still on the same building, the first floor of the

East building is selling the goods that are not so much different from the other stalls at the others such as spices, clothes, accessories, and also incense.

## **II. Faculty of Civil Engineering and Planning UII**

Faculty of Civil Engineering and Planning UII is one of the faculties at Islamic University of Indonesia, Yogyakarta. located in Kaliurang street, Km.14,5, Besi, Sleman, Krawitan, Umbulmartani, *Daerah Istimewa Yogyakarta*. The building itself is located at Mohammad Natsir Building in main campus with the width of more than 35 hectare. This building becomes the building of three majors; thus, include Architecture, Civil Engineering, and lastly Environmental Engineering majors. The major of environmental engineering itself has classrooms, an auditorium, canteen, parking lot, mosque, office, student room, and open green house.

Near the Environmental Major, specifically behind the Major's building itself, there are also a lot of sellers, mainly serving food and providing services. The foods that the environment there offers to the university students are various, such as *Ayam geprek*, *Penyetan*, *Nasi tempe orek*, and others. As for the service that they offer, mainly there are laundry service for clothes and also shoes and printing service in that area for the university students. The business around this place mainly offer services for the university students since the business is also surrounded by the students that rent rooms for several years, which will make this kind of business needed by students nearby.

### **4.1.2. Analysis of Research Result**

As the data of the subject of the research has been collected and has been analyzed, the result of the analysis from the data that has been collected through the observation and interview is discussed in this section. This research focused on how the business owners were adapting to the current situation of digitalization in the business industry, specifically about the

payment method that their businesses. Most of the industries in this time had applied the digital system in their system to make it easier and more practical for them to operate their business, one of the examples is the payment method.

### **I. *Beringharjo* Market**

At *Beringharjo* Market, based on the observation of the researcher, the sellers were divided into three categories, those who sold their products on a stall and already use the QR code for their payment system, those who sold their products in a stall but not using QR code as their payment method, and the sellers who did not sell their products on a stall and not using QR code for their payment method, but only using cash as the method of payment. At *Beringharjo* Market, on the first floor at the main entrance gate, there were mainly a clothing store that sells batik and pajamas along with bag store. There was also drink stall near the stairs in the middle. On the first floor near the entrance gate, the sellers were mostly already using the QR code for their payment method. But, as for the sellers on the other building, there were not many of them that use the QR code as their payment method. There was one seller on the first floor on the other side of the main entrance gate said that they cannot use the QR code as their payment system because they had to pay a levy fee.

*“We do not use the QR code for our payment here not because we cannot do it. But it would be hard for us to pay. Sometimes, there are people who will come to get the levy fees. If we use QR code as our payment system, it would be hard for us because the money is not cash. While these people ask for the fees in a form of cash. That is why we only use cash only payment system.” (Annisa, 2025).*

The seller implied that they could put the QR code as the method of their payment but she decided not to use it because it would be hard for

them to pay the fees if they use in digitally. Since the fees needed to be paid in cash. She also added that if they use digital payment method, it would be less practical for them to do the transaction for paying the fees.

*“We know a lot of people prefer to be more practical by using an e-wallet for paying. It is easier for the customer to pay with that. But it is not for us. If we put a QR code in our store, we believe a lot of customers will pay with that instead of some cash. If that happened, it would be hard for us to pay the fees because the money is not directly here physically. That is why we still use cash only for our payment system. And our store is near the banks. They can take their money first before buying the products in our store. If we have to wait, it is fine for us.”(Annisa, 2025).*

In this first interview that the researcher got from the source person, it can be concluded that this seller is can put the QR code as their payment method system. But they decided not to because of their own reason. They know that the customers usually prefer to use digital payment to make it easier for them but it would be hard for them as the seller if they decided to put a digital payment method at their store. Thus, they still used traditional way as their payment method which uses cash. Besides this, there were other sellers at the same floor who have not added the digital payment method. Two of the sellers were selling the negligee and one of the sellers is selling the spices and fruit. These three sellers only received the payment with cash, which is traditional way. At the time of the interview, they stated that they still do not have any plan to add the digital payment method in their store. Miss Marni, one of the sellers in the interview, stated:

*“You see, I want to add it. But currently, I still have no time for that. And I do not really understand about the mechanism overall. Maybe just transfer like usual. But seeing a lot of the stalls have added*

*QRIS on their store just makes me think, maybe I should have added it, considering people are using it more than cash.”*

There was a consideration for her to add a digital payment method to her store. Her consideration was based on the customer's behavior. But she decided not to add it into her store yet because, as she stated before, she does not really understand the mechanism. Her consideration was also based on another stores who has been using the digital payment method in their store that makes the customers more comfortable for doing the transaction.

*“I think it looks easier. The customers just have to click on their phone and then we just do something else. Maybe I will add it someday, but not this time. Not yet.” (Marni, 2025).*

Besides Miss Annisa and Miss Marni, Miss Juwar and Miss Heni also had not added the digital payment system into their store. They also had their own reasons why they have not added the digital payment method in their store. Both of Miss Marni and Miss Heni were the negligee sellers at the first floor at the other side of the main entrance gate of *Beringharjo Market*'s building. Miss Heni, as the seller, stated the similar thing with Miss Marni for the reason why she has not added the digital payment in her store. In the interview, Miss Heni stated:

*“There are a lot of the stores that have used QRIS. Actually, I already have a plan on adding it, but not now.”*

Miss Heni also stated that, she is still more comfortable for using the traditional way for the transaction, since it is more thorough and certain for the transaction. But she also stated if she thinks she has to add the digital payment in her store, sooner or later.

*“Set aside about me being more comfortable this way. But we as sellers also want the customers to come to our store. So we have to know too what the customers want. I mean, what they prefer while*

*shopping. A lot of the sellers are adding QRIS into their store, well, I think since 2022, after COVID. Maybe because a lot of people rely more on their phone and it is easier to do. But I hope one day I can add one in my store.” (Heni, 2025).*

Based on this interview with Miss Heni, she also had the consideration to add the digital payment method into her store, regarding of the habits of the customers and the considerations of the needs of the customers. But she decided not to add it yet into her store because she is still more comfortable that way, but soon enough she will add it to her store. Another seller from the same floor was Miss Juwar. She owned a small stall at the first floor on the other side of the main entrance gate of Beringharjo Market. She sold spices, mainly brown sugar, solo garlic, herbs, cinnamon, and fruit. At her store, there was no digital payment available, there was only cash payment available there. She stated on the interview on why she had not add the digital payment at her store. Miss Juwar stated on the interview:

*“It looks complicated. Using real money is much easier. The customers here also do not mind paying with cash.”*

She stated that it is complicated to use digital payment to do the transaction at her store. She also stated it is easier for her to use real money, which is considered as cash, to do the transaction. She also stated in the further interview, using cash is much simpler because you just have to get the money out.

*“Using cash in the transaction is much easier for me because it has always been like that since the first time I sell stuffs here. People have been using cash ever since. But the QRIS is new and not all people use it. I am comfortable this way and I do not think I will add that yet in my store.” (Juwar, 2025).*

As the seller, they will usually follow what the customers are up to. They need to follow the trends of their customers, what the customers need, what the customers want, and customers' habits. That include what the customers prefer to do the transaction. That is the way to keep the customers stay as the customers. Miss Juwar, in the interview, stated that it is fine for not adding the digital payment to her store for now, just because a lot of people are using e-money for transactions. Miss Juwar stated:

*“It is fine. Besides, a lot of my customers bring their money with them too, so you do not have to always use QRIS or something like that to pay. Besides, it is not that hard just to get the money out. If there is a change, just look for it. In my experience, my customers do not have any problem with that.” (Juwar, 2025).*

The next source person that the researcher interviewed was a seller on the second floor on the main entrance gate. The sellers on the second floor of the main entrance gate were mostly selling traditional Indonesian spices, Jersey, bags, and any kind of clothes. Here, at the second floor of the main entrance gate, most of the sellers already used QR code for their payment system. Only a few that did not use the digital payment there. The interview was conducted to know how the seller was doing in the current time in the market. The seller had been selling the spices since the 90's. In this interview, the seller said that she wants to add the digital payment system at her store, but she cannot do that.

*“I really want to add it into my store, but I cannot because I am old already. I want to add it to make the customer more comfortable while shopping here. I see a lot of customers nowadays barely bring any cash with them. Sometimes when they shop here then ask if they can pay with QRIS, I say Cash only, they usually walk away.”(Sadjinah, 2025).*

It was said that the seller wanted to add the digital payment system at her store but she cannot do that due to her old age. The seller was also aware about the need of the customer for some point, where not all of them were always bringing the physical money with them, but only a phone and their bag. In the further interview, the seller also said that she cannot add the digital payment system yet because of several reasons.

*“I said that I want to add the digital payment here in my store. But besides of my old age, the reason why I still use cash as my payment system here is because I am still more familiar in this way instead of using the phone or something so called e-wallet. I have been selling spices here in Beringharjo since the 90’s and people at that time were using cash only. And, if the customers use their phone to pay here, I am afraid that I would not be able to see it because the font is too small. It is also blurry in my eyes. I do not use those android phones, but still using the old phone, the one with the button with a bigger font. So, even if I want to add it into my store, I will need some time for that to happen. So using cash is preferable for me.” (Sadjinah, 2025).*

This interview indicated that Miss Sadjinah still did not understand about how the digital payment work if it was applied at her store. Beside about her not being familiar with it, the other issue about her for decided to not add a digital payment in her store was because the size of the font in the latest version of the phone and also about the compatible device to have e-wallet. Since Miss Sadjinah is still using the old version of phone—which is not compatible with the e-wallets—she cannot add the digital payment in her store yet until she changes the device and understands how the digital payment is working with someone to teach her about that. And as for now, she still prefers to use cash for the transaction in her store. Even though Miss Sadjinah is not using the digital payment system at her store, but the other sellers are already

using it in their stores. Mister Anwar and Mister Fathur were two of the source person sellers from the second floor of the main entrance gate at Beringharjo Market who already used digital payment method at their store. Mister Anwar was the seller at Beringharjo Market that sell jersey and Mister Fathur was the spices seller, like Miss Sadjinah. Their stalls were located not so far from one another. Unlike Miss Sadjinah's stall that only had one payment method, Mister Fathur and Anwar's stall already had digital payment system. Both Mister Fathur and Mister Anwar already used the digital payment at their stall. Both stated that using digital payment made their business easier to run. Mister Fathur stated if using the digital payment sometimes makes the activity in the business much more efficient.

*“Using a digital payment in the store is somehow makes the activity much more efficient for us. We just have to wait the money to be in our bank account while we are doing another thing here to serve another customer or doing another.” (Fathur, 2025).*

As for the efficiency for paying, he stated that it was more efficient than using physical money. It is more efficient because he did not need to look for money change when the customer was using the digital payment. He just needed to do the other stuffs in the store and wait for the payment to get into the account. He also stated, sometimes it is difficult to find the change for the customer if they buy not so much stuffs but pay using a big amount of money.

*“It is sometimes hard for me to find the change if the customers pay with the big amount of money if they do not buy that much. Especially when we just opened where we still have not much change for the money. But if the customers still insist to pay with cash, there is nothing I can do but to go to the other stall to exchange the money so the customers will have their change.” (Fathur, 2025).*

Mister Fathur said, even though the digital payment had helped him do make the activity in his business much more efficient, sometimes there was trouble for using it. As for the preference, he stated that even though digital payment mad the activity at his store more efficient in terms of practicality, he still preferred the traditional way for the payment method, even though the process was a little bit longer than using the digital payment.

*“I know using a digital payment is more efficient and faster because people just need to scan it to pay but I still prefer the old way for paying. Not to say that I prefer something so complicated but I am more comfortable by just using cash for the payment. I decided to add a digital payment here in 2022 as far as I can remember in my store because of the customers’ need. It is already common for the customers not to bring cash while they are out but just their card or phone these days. That is why we decided to add the digital payment in our store.” (Fathur, 2025).*

His statement is similar as Mister Anwar. He already used digital payment system in his stall to make it more efficient for the customer to pay. He stated that the adding of digital payment system is to make some of the customers comfortable and easy to pay something.

*“I might say that using digital payment is simple and you do not need to go everywhere just to look for the change money for the customers. But I prefer to do it the old ways where the customers just use their cash instead of using a digital payment.” (Anwar, 2025).*

Both stated that even though they have both of the payment methods at their store, they still prefer to use the traditional way for the payment. Mister Fathur stated that he decided to add the digital payment system because of the customer’s need, as well as Mister Anwar. They

see that a lot of the people who shop now mostly just bring their phone without cash or just a small amount of money for parking fee.

*“I added this digital payment in my store in the beginning of 2022, after the COVID. Maybe, since there was a distance regulation during COVID and everything has changed ever since a lot of people changed too. They do almost everything through the phone even for just paying something. If we are not seeing the customer’s behavior, I am afraid that we will lose the customers slowly. We as sellers need to know what is up with customers lately. And, because after COVID, I see a lot of the people have used digital payment more than before, I decided to add it into my store.” (Anwar, 2025).*

Both Mister Fathur and Mister Anwar have reasons of why they prefer using traditional way for paying. Each of their reasons were different, but at the same time, there were also the similar reasons there. As for Mister Fathur, He sold spices in his store, where he got the products to sell from the supplier. The supplier asked for the direct payment after he got the product. The reason why he preferred the customer to pay with cash was because it was easy for him, as the seller pay the supplier directly at the time.

*“Since I sell spices, I got these products from the supplier. And the supplier will ask for the payment right after you get the product. If it is not right after you get the product, usually they set the time for the due, usually at the same day we got the product. Back then I used QRIS but now I just use a regular transfer for the digital payment method. I have experienced it, when I use a digital payment, it is somehow complicated to me because I need to go to find the ATM first to take the money just to pay the supplier. If I already got a cash, I just need to go to the supplier right away and pay them.” (Fathur, 2025).*

The reason for Mister Fathur for preferring the traditional way for paying is mainly because of the simplicity from the seller's point of view. It is easier for him to pay the supplier if the customers pay with cash instead of using digital payment because he can get the money right away to be given to the supplier right away without having to go to the bank to get the money first. Mister Fathur also said that the payment with cash or traditional way is preferable to him because it is clearer for him to know if the customers have paid for their goods before leaving.

*“Just easier for me to know if they have paid it before leaving. No uncertainty there.” (Fathur,2025).*

Mister Anwar also had the similar reason why he preferred using the old way or traditional way for paying in his store.

*“I prefer the old way for using the cash because I can just get the money right away without having to go to the ATM just to get it. It is useful for having a cash in your hand in a certain situation. I got my products in my store from the supplier, and suppliers usually prefer to be paid with cash here. That is why I prefer if the customers pay with cash. Besides, I know for sure if the customers are actually paying in my store because I can see directly there when they pay” (Anwar,2025).*

Even though both preferred the customers to pay with cash instead of the digital one, they had no problem with how the customers were going to pay. They stated, it is the customer's choice to pay with whatever they want. As a seller, they just needed to adapt to the behavior of the customers. Simply to adapt to the changes of the rules, habit, and trend from the customers. But, although they did not have any problems with which way the customers were going to pay, they also face another problem when the customers pay, both in the digital

and traditional way. As for the digital way, they stated that the problem is usually coming from the internet connection.

*“You know, sometimes when the customers are paying digitally, the transaction takes time longer than usual. And sometimes the transaction cannot be proceeded. And then when it got checked, the internet is bad so they could not pay.” (Fathur, 2025).*

Mister Anwar, also stated the same statement about it. He stated that, sometimes the internet connection is bad, that it makes the customers cannot pay when they decided to pay it digitally.

*“Yeah, the internet is one of the issues for those who pay digitally because you for sure need to make sure your connection is good before making a payment.” (Anwar, 2025).*

Another issue that comes from digital payment is the fake receipt. They stated that sometimes there are some customers who are not honest while making the payment. As they bought the products from the store and said that they are going to pay digitally. But the receipt turned to be fake, so the products are considered for not being paid yet.

*“There was a time when a customer came here and said they are going to pay with their e-wallet. I didn't see it that much when they showed me the receipt. But after they went away and I checked into the transaction history in my account, I didn't find any. And I just realized that was a fake receipt.” (Fathur,2025).*

Another problem with a digital payment, according to both of Mister Fathur and Mister Anwar, even though the customers had paid them and the transaction is valid, it was mentioned previously that they cannot get their money right away. But this is not only because they have to go to the ATM to get their money but because of the system that had been applied in the digital payment itself. They said that they can get the

money one or two days after the transaction occurred. But that applied when the store using QRIS.

*“I use QRIS for my digital payment here, Miss. The other reason why I prefer the customers to pay with cash is because I can get the money right away. But if they use QRIS, I have to wait one day to get the money or sometimes two days just to get my money.” (Anwar, 2025)*

Mister Fathur also stated a similar thing about this. Lately in the end of 2022, he decided to change the digital payment from QRIS with a regular transfer, where the customers have to put the bank account number for paying. With this, he can track the transaction right in the place and can receive the money right away after the transaction in the bank account.

*“I used to use QRIS. But it does not last that long. I changed it in regular transfer because I can just receive my money right in my bank account without having to wait one or two days just to get my money. Besides, I can see how the customers make the transaction clearly without them giving a fake receipt.” (Fathur, 2025)*

As for the traditional way of paying, the only issue that they have are mainly around how to find the change money for the customers if they buy the products in the store with a big amount of money and also fake money. The sellers cannot avoid the probability that will happen to them, whether it is good or bad. At this point, sometimes, the sellers do not realize that they have received fake money for the transaction. And if that happened, the sellers need to let that go and the transaction is considered as invalid or the customers get the products without paying it.

*“We need to be more careful sometime. Because even though paying traditionally with cash is clearer, there will always be a scammers out there. We are the sellers, a lot of things can happen to*

*us. One day there was this one person buying something here paying with cash, and when they went away, I just realized if the money they gave was fake. Because I cannot find them anyway, I just let it go, and just give them the stuffs for free in a quote.” (Fathur, 2025).*

As they already gave their statement about their own preference for the customers to pay, both Mister Fathur and Mister Anwar had no problem while they were trying to add the digital payment system in their store. Mister Fathur stated that there was no issue while he was trying to add QRIS for the first time, because he was quite familiar with it. Mister Fathur in the interview, stated :

*“If you ask about the issue for applying QRIS, I do not think I have one. So far everything has gone well. But maybe the only issue is when we have to register to get the QRIS code. But so far there is no issue with me.”*

Mister Anwar, the other seller also stated the same thing in the interview when asked about the issue for applying a digital payment in His store.

*“I had no problem when the first time I added QRIS into my store. As far as I can remember, everything was good, from the process of making the code until I added it into my store.” (Anwar, 2025)*

The next seller was the seller from the first floor of *Beringharjo* Market. The source person was the seller who was continuing the family business. Maya was the seller who sold the traditional snack who also preferred the traditional way to do the transaction. Her stall had no name but had been selling the traditional snacks since the 90's. In the interview, she stated that there was a little difference that she experienced before the store added the digital payment and after they decided to add it.

*“This store has been selling the snacks since the 90’s. I am continuing my parents’ business here.” (Maya, 2025).*

Maya was also like the previous sellers. She preferred to use traditional payment compared to the digital one. Even though there were customers who paid with QRIS at her store, the traditional way was preferable to Maya.

*“Even though there are a lot of customers using QRIS to pay, I like it more if they use cash instead of QRIS.” (Maya, 2025).*

She stated that nowadays a lot of people mostly used their phone for their activity, including shopping and paying for something, even though they were in the store. In addition, Maya also stated the same reason as Mister Fathur of why she preferred when the customers pay with cash instead of digital. In the interview, Maya mentioned:

*“I prefer the traditional way, when the customers pay with cash. The reason is because it will be easier for me to pay for the goods directly to the supplier when it arrived at my store. And also, if I use the digital payment, I will not receive the money instantly. There will be a pending.”*

As for the reason why her store decided to add the digital payment is similar to the other sellers that have added the digital payment at their store. It is because of the habits and the demand from the customers. In the interview, she stated:

*“My store decided to add QRIS as far as I can remember on 2023 or 2024, not for too long ago. We realized that after the pandemic everyone seems to stick with their phone. I understand that because during the pandemic everyone need to do everything virtually, which the digital stuff was being used. For school, for shopping, for everything. If we are not following what is up with the customers, it*

*would be hard for us as the sellers. That is why we added QRIS in our store.” (Maya, 2025).*

In the previous interview, the researcher had collected the data from each of the sellers, which five out of eight sellers preferred to use cash for payment. As for the next source person, there was one seller who preferred to use digital payment for paying. Siska was one of the sellers who preferred to use digital payment for the transaction at her store. She was the seller at second floor of the main entrance gate of *Beringharjo* Market that sold Muslim clothing. She stated that the use of digital payment was making her activity at the store rather easier and simpler. She stated that the digital payment system was helping her for handling the customers and taking care of the store. Besides that, the process for using digital payment in the transaction was faster compared to the traditional one. Maya, in the follow-up interview, stated:

*“Using QRIS is much easier. I prefer if the customer pay with QRIS instead with cash because if they use QRIS, I will be able to handle them and taking care of the store at the same time. And also, the process is fast compared to when you use cash. Sometimes, I have to go to the other stores just to look for the money for the change. But, if the customers use QRIS code that we provided here, I do not have to go to the other store just to get some change. So, it is more flexible and easier for the seller like me.” (Siska, 2025).*

The statement from the interview indicated that the use of digital payment system was useful for the sellers in terms of flexibility. The digital payment in the store could help the sellers to handle multiple activities at once. As the sellers served the other customers and the other customers who wanted to pay just had to scan the code in the store and then showed the payment receipt to the seller as a proof that they had paid for the goods from their store. This could also help the sellers in the store if the customers were more crowded than usual.

*“There is a certain time when the store is crowded and it was somehow chaos. The customers that want to pay with cash are in a queue, and sometimes they are not. If the customers pay with cash, sometimes it is hard to tell the money belongs to whom. Like I said before, using cash is more complicated, this is another example. Sometimes we do not know the money belongs to whom and it will take some times just to pay.” (Siska, 2025).*

The statement from Siska was also in an accordance with the use of digital payment to help the sellers in the term of flexibility on her previous statement. According to her, the use of digital payment would help her as a seller to be quicker to serve the other customers without having to worry about the money that belongs to the customer. The digital payment that had been added in the store was helping the sellers to be more flexible and to be more efficient while handling both of the customers and the store. As for Siska who just added the digital payment system into her store not for too long ago, just like the previous sellers who already added the digital payment in their store. All the sellers decided to add the digital payment into their store after the COVID.

*“Well, I remember to add QRIS not too long ago. Maybe in 2022 or 2023. Right after COVID. I think it changed a lot after the pandemic.” (Siska, 2025).*

As for the reason why the store decided to add the digital payment system was practically the same with the previous sellers who already had a digital payment such as QRIS in their store, due to the customer behavior and demand. The customer will make demand to make them comfortable while shopping and as the sellers, they have to know about the current situation of their customers.

*“The store decided to add the digital payment here because of the customers. Basically, the demand of the customers. As a seller, we are just following what they are up too if we want to keep them as our customers, we have to know what they are up to.” (Siska, 2025).*

Each of the sellers had their own preference for the payment method, there were the sellers who prefer to use the digital method or the traditional method. In this interview, there were eight sellers who had been interviewed. Out of the nine sellers, four of them had added the digital payment in their stores and five of the sellers still had not added the digital payment to their store. Out of the nine sellers that had been interviewed, five of them preferred to use cash for transaction, three of the sellers were currently considering to add digital payment at their store to make transaction easier but was still using cash for the transaction at their store and one seller preferred to use digital payment for the transaction.

The sellers were adapting into the digitalization in this time at the market system, specifically about the current payment system by decided to add the digital payment system in their store. As they were adapting into this current situation of digitalization by adding the digital payment into their store, there were also some of the effects on their business that they got in this current time. As for the sellers who had not added the digital payment system in their store stated that sometimes it was so hard to keep the customers around because they were not able to pay with their digital wallet. In the Interview, Miss Juwar stated:

*“Even though I prefer to use cash because I am more familiar with it, sometimes there are the customers who just go away if I say I do not use QRIS.” (Juwar, 2025).*

The use of digital payment that was currently used by a lot of the people nowadays were affecting the sellers who still did not have it at their store. The sellers were still getting the customers to come into their store but at the same time, they would lose it immediately. Annisa, as the seller who also had not added the digital payment system stated that the use of the digital payment nowadays was affecting those who still had not added it in their store.

*“People will just walk away once we said cash only. And some of them will just looking for other stores that provide QRIS for the payment.” (Annisa, 2025).*

The effect that the sellers got for not adding the digital payment in their store was the loss of the customers. The customers will always look for something that was suitable and comfortable for them. That was why the sellers who were still using traditional payment only in their store, which was cash had a hard time facing it. Miss Juwar, in the interview, stated that:

*“It is hard. Some of the customers do not bring their money, while we do not use QRIS. So, some of them just walk away. I tried to convince them to buy but they do not want it because they cannot use QRIS.” (Juwar, 2025).*

For the sellers who had not added the digital payment system in this current time where almost everything was digital, it would have more challenge for them to face. The challenge that the sellers who had not added the digital payment system in their store were mostly around the convenience of the buyers and also the situation where the buyers did not bring their physical money. Since some of the buyers were using digital wallet on their phone to pay for the goods that they bought in the store. At *Beringharjo* Market, the sellers who had added the digital payment system were mostly the sellers who were selling at the kiosk.

But not all sellers at kiosk had added the digital payment system at their place. As for the sellers who did not sell at the kiosk, the majority of them were still using the traditional way to transaction. They did not provide a digital payment system for the transaction. As for the example, based on the observation that was done by the researcher, the sellers who did not have a digital payment for the transaction were the sellers who sold their goods on the street.

## **II. Faculty of Civil Engineering and Planning UII**

After Beringharjo Market, the researcher also conducted the research in another Area. The area that was chosen was around the Faculty of Civil Engineering and Planning UII. Around the campus area, there were a lot of food stalls that were visited by the students there. Thus, the researcher decided to take this place to implement the research. Most of the businesses that were running in the area of campus were food, printing, or either laundry business. The area provided the products of daily needs of the university students. Some of the places that usually visited by the university students were either *warteg* or *penyetan*. Just the same as the sellers at Beringharjo market, the sellers who run a home business were also adapting into the change in this current time. In general, the business owner must know about the change of the trend or habits of the customers if they wanted to still run business. The owner of one of the food stalls, Miss Handayani, stated that she started to add digital payment system in her stall because most of her customers were using QRIS.

*“I started to add QRIS in my food stall because lot of students that come into my stall were using QRIS. I decided to add QRIS into my stall just because I was following their needs. If I do not add it, they do not want to buy.”*

Based on the statement from Miss Handayani, the reason why she decided to add another option for the payment system was because she was following the habit of her own customers. In this state, the seller needed to know what their customers want and what was currently happening into the customers as well so they would have their customers stay with them. Miss Handayani first opened her food stall in 2012 along with her husband and running their food stalls together. Her business had been running for fourteen years for now. She stated that there were some differences on how she run business back then compared now.

*“Back then we only use cash. But now we have another way to do the transaction. People just use their phone to pay” (Handayani, 2025).*

Regarding her who had added the digital payment system into her food stall, each of the people had their own preference. As for Miss Handayani, she preferred when the customers pay with cash instead with the digital money.

*“If it is about the preference, even though I have added QRIS into my food stall, I still prefer the old way.” (Handayani, 2025).*

She stated that there was a difference when the customers pay with QRIS and when they pay with cash. It is not a huge difference but she stated that she just feels different of it.

*“I added QRIS into my stall because of the customers. Like I said, I am just following what the customers want nowadays. But, still, I prefer cash because the feeling is just different. I can just touch the real money if they pay with the real money. It is different from QRIS where I can just use my phone to see the money that I got.” (Handayani, 2025).*

Miss Handayani also added another reason why she preferred her customers to pay with the old way instead of using QRIS. It was about the simplicity for some of the people. In this digital era, where a lot of

people had switched into something digital, one of being the way of doing the transaction, it cannot be denied if there were still a lot of people who did everything in the old way instead of trying to adapt into the current change. Miss Handayani mentioned that using the old way or traditional way for transaction was basically easier and some people still had not use it.

*“And also, some of the people still have not used it. Let’s just say in the market. When I go to the market to buy the supplies and the ingredients for my food stall, there are the people in the market who have not added QRIS, yet. That is why I prefer cash. It will be easier for me and the other sellers of the market to do the transaction. If I use QRIS, it would be hard for them. One only have their money on their phone and the other still have no QRIS and only accept cash. That is why even though I have added QRIS, I still prefer cash.” (Handayani, 2025).*

Each of the sellers had their own preference on which payment system that they prefer to use. As for this, they also had their own reason on why they decided to add the new payment system to their store even though their business was in the class of Small and Medium Enterprises. Miss Handayani stated that She added QRIS on 2021 and mentioned that she added it because of the customers.

*“Since my customers are mostly university students, I also watch what they are up to. Sometimes I talk to them, have a little chit-chat and get some advice from them. I added QRIS into my food stall after COVID. Maybe because during COVID everything was switched into digital, so a lot of people are using their phone in everything. When I have not added QRIS, sometimes the customers just leave.” (Handayani, 2025).*

She also added that her store had less customers at that time when she still had not added QRIS into her food stall. Need to be highlighted that Miss Handayani's food stall was located near the campus, where in that area the students were also residing in their rented rooms.

*“Before I added QRIS, I had less customers sometimes. That was not good. And like I said, most of my customers were university students and I did a little chit-chat and got some advice from them. They suggested me to add QRIS into my food stall since a lot of people are using it right now. So, I just did it. Besides, they already use QRIS at that time when they suggested me to put QRIS here. That is why I decided to do it.” (Handayani, 2025).*

As for people, a change sometimes could have some inconvenience while adapting into it. In any aspects, it would have an inconvenience in it. Such as in a change of this current time, where almost everything had switched into something digital. There would also be a difference between the old way and the new advanced way. But in the interview, Miss Handayani stated by herself that she had little issues regarding of the change.

*“I have no particular issue with the change. Maybe a little confuse, yes, but no big issues at all. I did not have any hard time to make QRIS for my stall either. We are just following the time and suit ourselves with the behaviour change of the customers.” (Handayani, 2025).*

As she mentioned about her having no big issue about adapting herself into the change, she mentioned about the different problem that she is facing while running the business. As a seller, she couldn't see the problems that she was facing back then and right now.

*“Since my stall is not a kind of a buffet, so people have to order it through us. Back then, the problem that I found was looking for a change for my customers. But we can see that they are paying for their*

*food. Now, as everything is digital, even in this kind of small business where people pay through QRIS, they can manipulate the proof of their payment right in the store. And I did not get the money.” (Hadayani, 2025).*

In the same area, there are also other business people who run the same business. A food and beverage business, where the informants were a mother and son, owning both *Warteg* and *Warmindo*. Both of their food stalls had used digital payment as well, like the food stall that was owned by Miss Handayani. Miss Yuliana, as the owner of *Warteg* and *Warmindo*, stated the similar thing as Miss Handayani about the reason of why she decided to add digital payment at her food stalls.

*“My customers always ask me whenever they eat here. Can I pay with QRIS they said. So, I am just following what my customers want.” (Yuliana, 2025).*

As she stated in the interview, the reason why she added the digital payment system was similar to Miss Yuliana’s reason, the habits and the needs of the customers. Miss Yuliana also stated that she just added the digital payment system at her store since the year of 2023, basically after the pandemic was over. Miss Yuliana had a son who was also helping her taking care of her business. While Miss Yuliana was taking care of the *Warteg*, her son was taking care of the *Warmindo*. In the interview, Umar, son of Mis Yuliana, stated that he was the one who was in charge of *Warmindo*, while his mother was in charge of *Warteg*.

*“I am in charge of warmindo while my mother is in charge at Warteg. I usually handle the business here and sometimes helping my mother cook in the kitchen.” (Umar, 2025).*

Miss Yuliana owns both food stalls, but the age the food stalls had a pretty big gap. Since the interview was done, Miss Yuliana stated that her *Warmindo* was still new. It was just opened around two weeks ago.

While her other food stall had been operating for 20 years. In the interview, Miss Yuliana stated:

*“My Warmino was just opened two weeks ago, while my Warteg has been running for 20 years. I have been taking care of this Warteg for 20 years.”*

In her 20 years of taking care of her Warteg, Miss Yuliana had experienced some changes in the business such as from the customer's needs, the customer's habits, and convenience. As a seller, she had to understand and know about the trends among her customers so that she could keep her customers to come into her store. But the changes that happened was not always convenient for both sides. As she stated in the interview before, she added QRIS in her food stalls because of the suggestion and the demand from her customers but using QRIS was not always convenient for the transaction. She stated that using cash or real money was convenient for her. There were also some issues when the customers pay with QRIS. In the interview, Miss Yuliana stated:

*“I did not have any problem while applying it to my store. But I prefer the old way, when QRIS was still not very common right now. I just like it better when the customers pay with cash instead of QRIS.”*

She stated that the transaction with QRIS was simply not always convenience to her. But the old way to do a transaction sometimes was preferable to her by using real money or cash. She also stated the issues when the customers were paying with QRIS in the interview. The issue was like any other digital issue, where sometimes the customer's internet data was running out and sometimes there was also a delay in receiving the money into the account. She also said it was easier for the buyer to lie when they had to pay.

*“I like the old way when people still pay with real money. The reason is because if you pay with QRIS, you need your phone. And it is using*

*internet data, right? Sometimes, the signal is bad, so the customers will have to wait for a moment before paying. If you have real money, you just have to give it and I will just look for the change. But people nowadays barely bring any real money, so I have to wait before they customers are able to make a payment. Even when the customers have shown me the receipt of their payment, sometimes the notification always comes late.” (Yuliana, 2025).*

Besides that, she also stated another reason why she sometimes preferred the customers to do a transaction with cash instead of QRIS. One of the reasons was about the clarity of the transaction. The transaction that was done with real money, which was cash, was clear and trustworthy, but on the other hand, the transaction via QRIS was not always clear, where the chance of being manipulated was high.

*“Another reason is because QRIS can be used by those kinds of people who always lie. They eat here, and then they said they will pay with QRIS, left, and turned out the receipt of payment that they show to us is fake. So, we simply do not get the payment. That is why I prefer using cash.” (Yuliana, 2025).*

Based on the interview, Miss Yuliana seemed to prefer payment with cash. But, as the interview was going, she added another statement for her preference. She actually had two sides about this. At the same time, both old and digital transactions were being used, there were something convenience and something inconvenience between both of the payment systems. In this current time, even though Miss Yuliana stated that using the digital payment system was not always convenience, she added another statement about it.

*“Even though I like it when my customers are paying with cash, I think for now I like it more when they use QRIS. I still like it when my customers are paying with cash, but QRIS makes the activity here more*

*flexible. Sometimes, when I am preparing a new cooking, I just have to look into the receipt without having to leave my activity. And the money can be saved immediately in my bank account." (Yuliana, 2025).*

Umar, Miss Yuliana's son, also gave a statement regarding of this matter. As he was the one who was in charge to take care of his mother's other food stall. He was also the one who manages the activity over there, including when the customers wanted to pay for their food. Umar stated that he did not have any problem with any kind of payment that the customers use. Since the *warmindo* was new and just opened in 2025, Umar said that they immediately added QRIS there. The reason was simple, to keep the customers' convenience when they had to pay. And besides, there were a lot of stalls around his mother's stalls that had been using QRIS.

*"I do not have any preference, both QRIS and cash are good. Since we are just adapting into the new system. Almost everything is digital. And my mom's new food stall was added QRIS immediately. Simply because we are competing. Customers will choose whatever makes them comfortable and they will chose the brands or stores that provide more options. Ya...including the payment system. If we do not add QRIS immediately into this warmindo, the customers will choose the other food stalls. We as sellers, will always be looking for a profit from the customers." (Umar, 2025).*

Just like the previous informants that were running business in the field of Food and beverages, Sarifudin and his wife, Murniyati, were also one of the sellers who have added QRIS into their food stall. Their food stall provided any Indonesian street foods that were quite popular among the young people. They opened their business in December 2022.

*“I opened this food stall in December 2022 along with my wife. Our first business was selling Seblak, Cilok, and meatballs. But it only lasted for three months because our first place did not have any space to eat, because at that time, we were only using a wagon. And now, we are running our business in the northern of UII” (Sarifudin, 2025).*

He stated that since the first day they started their business, they already had QRIS as an option for the payment. Sarifudin in the interview stated that he had to add QRIS even though he was just selling some street food and small snacks because of the change that happened in this current time. Where a lot of people will stick to their phone, even when they needed to pay or do a transaction. After the pandemic, the use of digital payment such as QRIS among small sellers was quite often to be found.

*“We already used QRIS since the first time we opened. But we also accept cash. We instantly added QRIS as an option for payment simply because of the customers too. We are just following what is popular among the customers and what is happening to the customers.” (Sarifudin, 2025).*

In the interview, his wife, Murniyati, also gave her statement about the use of QRIS among the small sellers like them. It is practical, and it helps them to just did the transaction without having to go to the other place just to find a change.

*“Sometimes, we do not have any change. If the customers pay with the big amount of money, it will be hard for us. That is why QRIS is really helping us.” (Murniyati, 2025).*

As Sarifudin and Murniyati already used QRIS since the first day they opened their business, they said that they did not have any problem for applying it into the stall but there are a lot of changes regarding of

the accounts that are connected into their QRIS. There are three times change for their accounts that are connected to QRIS.

*“First we use QRIS via OVO, and then via Shopee because we used to have an online shop in Shopee too. From Shopee, we used Dana, and the QRIS from BRI Bank. And after that, until now, we use QRIS that is connected to Mandiri Bank. But overall, for applying and making the code for our business, we do not have any problem at all. The steps for making it are simple and easy to follow” (Sarifudin, 2025).*

Sarifudin and Murniyati also gave a statement regarding the question about their preference when the customers paid in their stalls. Both stated that it was easier to make a record about the payment if the customers used QRIS. The money that was getting into their account was automatically recorded by the system without having to make a bookkeeping manually. Sarifudin stated that sometimes they did not have much time just to make a record about the money that they got from their business. And if they do, doing it manually sometimes would make the data inaccurate, unlike QRIS.

*“If we are using QRIS, the amount of the money that get into my account will be recorded immediately. We do not need to check it multiple times, it is simpler and use a little amount of time. But if we do it manually, there will be a big chance that the data will not be accurate. Wrong number or something. And it takes some time to do it.” (Sarifudin, 2025).*

It was mentioned before if the change is not always inconvenience, it goes both ways. Even though using QRIS was really helpful for them, there were also times when they had some issues when the customers were paying with QRIS. The issue for using QRIS based on the previous sellers who had been interviewed were mainly in the connection. Which means, if the internet was not available at the moment, the customers

cannot pay with QRIS and the sellers will not receive any payment from the customers. The other issue was how easy it was for the people to fake the receipt so they could manipulate the sellers by saying they had paid for the goods that they bought.

*“Ya...the only issue when the customers use QRIS is on the internet. And sometimes, some of the people will lie. If people use cash, it is about the change. So, both have their stuffs, but we prefer when the customers use QRIS. But like my husband said before, even though we prefer the customers to pay with QRIS, we still accept the payment via cash. Since it is how the people will still pay for their food if they do not use QRIS.” (Murniyati, 2025).*

Sarifudin also added about the impact that he feels when their business used QRIS. He felt like the customers were more likely to stay and going back to their food stall. He also said that the customers at his stall were simply growing over time.

*“I know that we are new and we immediately added QRIS into our business. But using QRIS just makes our customers keep going back. Still we are improving our menu but we are also considering about our customers.” (Sarifudin, 2025).*

#### **4.1.3. Discussion**

The interview that was done before was conducted with the sellers from the different places, which were the sellers from Beringahrjo market, and the sellers from around Faculty of Engineering and Planning of UII. It can be concluded from the interview that each of the sellers from the different places had their own experience and preference about the use of the digital payment system and cash. It also can be pointed out that there was difference between the sellers who were interviewed at those two places, where the sellers around Faculty of Engineering and Planning UII had added the digital payment system at their store, while for the sellers at

*Beringharjo* Market, not all of them had added the digital payment system to their stores. As for the sellers around Faculty of Engineering and planning *UII*, their target consumers were mainly the students. At this point, they needed to know about what the young people usually do and what were the habits of the young people around.

After the pandemic, almost everything turned digital, even for the payment. The sellers had to know that if their target consumers were the students, they had spent their time mostly in their laptop and did everything through their phones. A lot of young people always carried their phone around. And a lot of them stuck and did their activity on their own phone. Shopping, paying, or reading were mainly done on their phone. If the sellers were not paying attention into this point, there would be a probability that their target consumers would not come back into their business. At this point, they were trying to fit into the change of the time by adding a new system that their target consumers usually used, a digital payment system.

As for the sellers at *Beringharjo* Market, it was divided into two groups, those who already had digital payment system in their store and those who had not added digital payment system in their store. *Beringharjo* Market was a market that sold a lot of products, such as clothing, accessories, herbs, and others. The visitors of *Beringharjo* Market varied, as well as the sellers over there. The time changed did not always mean that everything would also change the way people did something. This implied to the sellers who had not added digital payment in their stores.

According to the interview and the observation, mainly, the sellers who only offered the traditional payment system at their kiosks were the old sellers. While the sellers who had added the digital payment system in their kiosks were the sellers who were slightly younger or usually the sellers in their mid-40's with their child or the other young people who help in their store.

It cannot be denied that everybody had their own preference regarding this issue. Not all sellers who had added the digital payment system to their

store like the new payment system and preferred the customers to pay with cash. Everything will always had two sides, as well as the changes. The digital payment from the other side could be beneficial for both sellers and buyers. From the aspects of flexibility, the sellers and the buyers could make the transaction faster, so they did not have to wait for the money change and the other customers could be served as soon as the others were done paying. The other benefit from using digital payment system was that there was no need to make another bookkeeping manually. This was because the amount of money that was paid by the customers recorded instantly in their accounts that were connected to QRIS. But at the same time, using digital payment system could also have something not beneficial. The sellers who used digital payment system in their store shared the same thoughts about the use of QRIS. They stated that even though this new payment system could be so helpful, at the same time, they experienced scams from their customers. The scams that happened to them were mostly the fake receipts that they received. They needed to be extra focus at that time because the customers could manipulate the receipt and saying if they had paid for the goods. If that happened, the sellers would have lost while selling goods. The other issue with the digital payment system was the network. Using digital payment system from the phone was depending on the network. The sellers who used the digital payment system stated that, even though the new digital payment system could be helpful, they cannot avoid the issue with the network. If the network was unstable, it would take time for the transaction to be finished. Another issue for using digital payment system here was the delayed time of receiving the money. The sellers in Indonesia were mainly using QRIS as their digital payment system option. Even though QRIS was helpful for them, the time when they received the money was not always at the same time. There was a pending for one or two days for receiving the money. Or even more than two days if there was a red date or if there was a holiday. In this case, the sellers cannot use the money that they got from their business immediately at that time for their activity. They need to wait

for a moment or wait for several days before they would be able to use their money.

Using cash as the usual payment system for the transaction could also have a benefit for the sellers. At *Beringharjo* Market, not all sellers had digital payment system at their store. Some of them had not added it into their store. There were some of the sellers at *Beringharjo* Market that had not added it simply because they did not know how it operates and because they did not have a compatible devices. They were using cash for the transaction simply because that was the only familiar way for them to do transaction. They said that using cash was easier, clearer and more transparent if the buyers bought something from them. Because if they used cash, they already know if the customers were actually buying and had paid for the goods that they bought. At the same time, using cash for the transaction could also be benefit for the sellers who had to pay the fee for the place in cash. If the customers were paying with real physical money, it would be more efficient for them to pay the fee for the place. As it was mentioned before, everything would always have two sides. As the use of cash for transaction had benefit, at the same time it also had an issue with it. One of the issues of using cash for transactions was it was not as flexible as using the digital one. When using digital, people only had to scan the code and entered a password without having to wait for the money change. Using cash sometimes would take time just to find a change. If there was no change, the sellers needed to go to the other places to change the amount of money and the buyers needed to wait for a moment. Another issue of using cash for the transaction that was almost similar to the digital one was the fake money. Sometimes the customers would also use fake money to buy something from the sellers. At this time, if the amount of the money that they used to pay was big enough and the sellers had to give them change, that will be the lost for the sellers because they did not have the money that they can use for further transaction. In addition, buyers would get the real

money that they can use for the further transaction and they also got the goods that they bought with the fake money.

Regardless of the benefits and the issues between these two systems, as the sellers, they must follow and fit into the changes that happened. As the sellers, followed the demand of the customers was something that they must do. To keep their customers, they needed to know about their customers' needs, trends, and also the habits of their customers. Whether the sellers were liking it or not, the sellers were selling goods to gain profit, where they got their profit from their own customers. Adding the digital payment system, such as QRIS, at their store because of the change and the demand of the customers was to help them maintaining their business so their business could keep running as the time changes. It was the way that the sellers were adapting into the change of the system.

But even though the sellers had to adapt by following the demand of their customers, some of the sellers still could adapt into the change in this current situation. They still could adapt because they did not understand how the thing works. They were not familiar with the new system and did not have a compatible device to add a digital payment system into their store. In the interview, they stated that sometimes the customers would walk away when they knew that they cannot pay digitally. It indicated that adding something that was in accordance with the demand and the needs of the customers would make the customers themselves bought from sellers. But at the same time, some of the sellers cannot do it because they simply did not really know how it works.

To adapt to the change, everybody had to know how things work. By familiarizing themselves with something new, it would make them got used to using it. For this, the people who already know about it needed to guide and help them to know about this. In this case, if the sellers wanted to add digital payment system into their store for adapting into the current change, they needed someone to help them understand how things work. If they

already knew how things work, how the digital payment system works, they would gradually fit themselves into this current change.

## **CHAPTER 5**

### **CONCLUSION**

In this research, the researcher conducted the research about the digitalization and how people are adapting into it. The researcher focused on how sellers were adapting into the change of the situation that happened to them. In the old time, the sellers were still using a traditional way for doing a transaction which was a physical money to do a transaction and still bought goods traditionally where people were still coming to the market by themselves. While in this current time, a lot of people are using digital money or a digital wallet to do transaction and a lot of people nowadays can just use an application to buy goods without having to go to the market physically. The digitalization in this current time is helpful to both sellers and buyers because it is more flexible to them to do transaction. In this research, the researcher took the perspective from the seller's perspective on how they were adapting to the change. The sellers stated that as the time changed, they also need to adapt into it. In this case, one of the changes that they need to adapt to is how the payment system has changed from the old times.

Each of the sellers has different perspective and opinion about this change. Some of the sellers stated that they like the digital payment system for the transaction more than the traditional payment system. Some of the sellers like the traditional payment system more for the transaction rather than the digital payment system. The seller's preference cannot be changed because each person has their own reason why they prefer it that way.

This research explained regarding the digital payment that was being used among the SME sellers, whether is it helpful or not, and how the sellers are adapting into the change in the business system in this current time, where everything is digital, including the payment system. The use of QRIS simply had an impact on the sellers and that impact was connected to their customers. Most of the sellers started to add QRIS as an option of payment after the pandemic. Most of them started to add QRIS from the period of 2022-2023. All of the sellers who had added QRIS as the other option of payment had the same reason on why they decided to

add QRIS to their business. The reason was the demand and the need of the customers. The sellers were simply adapting into the change by adding the other option for payment because of the customers. Even though they had a preference, they need to adapt as well into the change of time and a system. They were adapting by knowing the habits, trends, and following the needs of their customers. But as for the sellers that had not added QRIS as the other option for payment, each of their reasons were different, unlike the sellers who had added QRIS into their business. There were sellers who were still not familiar with something digital and an incompatible device. There were also some sellers who cannot add it because they need to pay something in the place with cash and there were sellers who were simply still more comfortable to use cash instead of QRIS even though they were familiar with it and planning to add it in the future. Based on the research that was conducted, it can be concluded that the decision of the sellers to add QRIS as the other option of payment had an impact on them. The sellers who had added QRIS as a digital payment system in their business as another payment option tend to keep their customers around them. Which means they can keep their customers loyal to them due to the option that they followed the needs and habits of their customers. In addition, they also had more new customers to buy from them because they had more than one options. While sellers who had not added the digital payment system to their business tend to only have a regular payment. Since people were always using their phone nowadays and some of them even do not bring any cash, the customers will pass, making the sellers who only have one option of payment stay the same as it is. They stay with their usual customers or only with the customers who prefer to pay with cash.

Based on the result of this research, it can be concluded that how the SME sellers are adapting into the changes in this current time, where everything is digital, is by following the trends and habits of their customers. Each of the sellers has a preference, but whether they like it or not, the sellers will look for the needs and habits of the customers so they can still run their business or they will lose their customers and running out of business because they can no longer operate. The sellers are simply adapting by following the demands of the customers. Those who

have adapting by adding another option of payment system in their store can have more customers with the maintenance in their business because they provide something more where the customers can chose which one they use to pay. Those sellers who have not added another option of payment tend to lose customers when they are about to buy their good and usually have their usual customers and a customers who prefer to pay with cash because they do not provide any options for the payment system in their store.

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## APPENDIX



Picture 1 – Observation at *Beringharjo* Market



Picture 2 – Observation at *Beringharjo* Market



Picture 3 – Miss Sajinah’s kiosk



Picture 4 – Mister Answar’s kiosk



Picture 5 – Mister Anwar’s kiosk



Picture 6 – Mister Fathur’s kiosk



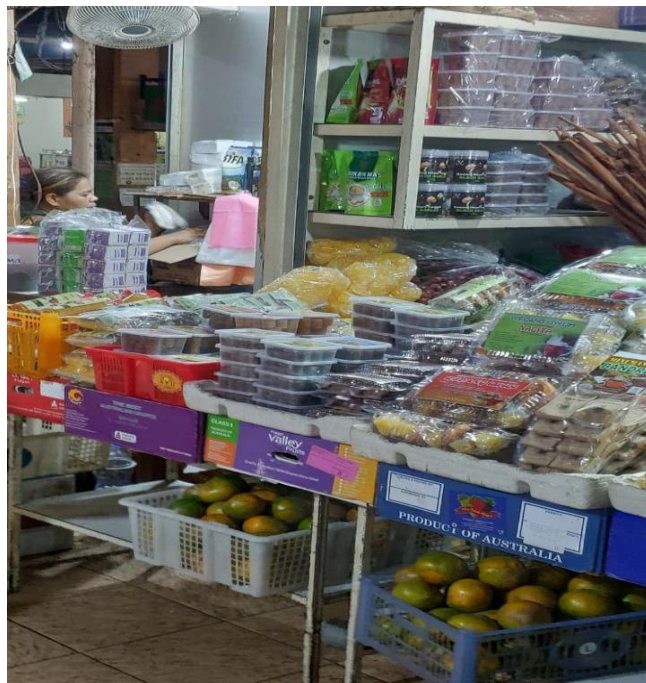
Picture 7- Beringharjo Market



Picture 8 – Beringharjo Market



Picture 9 – Miss Juwar’s kiosk



Picture 10 – Miss Juwar’s kiosk



Picture 11 – Area behind Faculty of Engineering and Planning



Picture 12 – Warmindo Bahari



Picture 13 – Warmindo Bahari



Picture 14 – Area around Nusantara food



Picture 15 – Nusantara food



Picture 16 – *Warteg Bahari*



Picture 17 – *Warteg Bahari*