

Original Paper

Changes in Consumer Behavior Through Digital Transaction Counseling at the Student Cooperative (KOPMA)

Rutinaias Haholongan¹, Fajri Nurul Anwar^{2*}, Zufar Hafiz Islamazfar Mumtaz³, Siti Aisyah⁴, Fadillah Maharani⁵, Putri Wulandari⁶

^{1,2,3,4,5,6} Indonesian College of Economics (STEI), Jakarta

Corresponding author: Fajri Nurul Anwar (fajrinurulanwar14@gmail.com)

Received: 06-04-2024; Accepted: 14-05-2024;

Abstract

This research aims to determine changes in consumer behavior through digital transaction counseling at Student Cooperatives (KOPMA). The method used in this research was observation, by providing counseling to 22 Kopma members on the STEI Indonesia campus in Jakarta. The research results show that the use of digital transactions can have a positive impact on consumer behavior. Students who want to make transactions in cooperatives will find it easier and more affordable with the use of digital transactions. The conclusion of this research is the importance of knowing the latest developments related to technology today, especially for daily needs such as easier payment transactions.

Keywords: Digitalization, Student Cooperatives, Consumer Behavior

JEL Classification: M1, M2, M15

How to cite: Haholongan, R., Anwar, F. N., Mumtaz, Z. H. I., Aisyah, S., Maharani, F., Wulandari, P., (2024). Changes in Consumer Behavior Through Digital Transaction Counseling at the Student Cooperative (KOPMA), *Entrepreneurship and Community Development (ECD)* 2(1), 1-7



This is an open-access article under the CC-BY-SA international license.

1. Introduction

With the development of technology, society is beginning to shift to digital payments and gradually abandoning traditional payment systems. Digital payments are a method that provides ease, convenience, security, and efficiency to users in making transactions. Users can conduct buying and selling transactions solely through the internet; in this context, we use QRIS or Quick Response Code Indonesian Standard (R. Haholongan et al., 2024).

QRIS (Quick Response Code Indonesian Standard) is a QR Code payment standard for Indonesia's payment system developed by Bank Indonesia and the Indonesian Payment System Association (ASPI). A national QR Code standard is necessary to anticipate technological innovations and the development of payment channels using QR Codes, which could cause new fragmentation in the payment system industry. It also aims to expand the acceptance of national non-cash payments more efficiently. With a single QR Code, providers of goods and services (merchants) do not need to have various types of QR Codes from different issuers. Kopma (the student cooperative) still uses conventional payment methods. In this era of digitalization, the implementation of technology in various aspects of life has become inevitable.

Indonesia is the fourth most populous country in the world, with a population of 270 million people. According to the Central Statistics Agency, the productive age group in Indonesia accounts for 69.28% of the total population, which is a significant number, with more than 187 million Indonesians being of productive age. However, it is unfortunate that not all people of productive age in Indonesia are aware of digitalization in transaction processes, specifically the use of QRIS (Quick Response Code Indonesian Standard). The Director of the Payment System Policy Department at Bank Indonesia, Fitria Irmis Triswati, stated that the number of QRIS users in 2023 was 43 million, indicating that only about 23% of the productive age population uses QRIS as their payment method.

Currently, the Student Cooperative at the Indonesian College of Economics (STEI Indonesia) in Jakarta still uses conventional transaction methods for all its payments. This condition is indicated by the absence of QR codes at the cashier's desk of the Student Cooperative at STEI Indonesia Jakarta. Therefore, all cooperatives, including Kopma, must make changes regarding the utilization of digitalization in organizational and business management. Since students are quite capable of leading digital change and being competitive, we will provide counseling related to the transition from conventional to digital payments using QRIS to observe changes in consumer behavior. We hope that this counseling will enhance Kopma's competitiveness.

2. Metode

The Community Service Activity (PKM) was conducted by students of the Indonesian College of Economics (STEI Indonesia) on March 4, 2024. The event took place at the STEI Indonesia Jakarta campus, starting at 3:30 PM and ending at 5:00 PM, involving 22 student members of the Student Cooperative. The counseling session lasted for 1 hour and 30 minutes, aiming to encourage Student Cooperative members to switch to the increasingly prevalent digital transaction model in this era of digitalization. This session provided materials and guidance to the Student Cooperative members about digitalization, including the digital payment model using QRIS (Quick Response Code Indonesian Standard).

We conducted this counseling session so that the Student Cooperative members could make payment transactions more efficiently and securely (Haholongan et al., 2024). This effort is also aimed at increasing consumer trust in the Student Cooperative and facilitating smoother payments. The activity used a counseling method followed by a question-and-answer session. The choice of this method was based on considerations regarding important points and concepts that participants needed to understand.

Here are the stages of this PKM activity:

1. Preparation Stage

In this stage, we held a meeting on February 22, 2024, to plan the PKM activity, which was agreed upon with the theme of digital transactions, consumer behavior, and the significant benefits for Kopma members. The agreed-upon aspects of this counseling session included the implementation time, form of activities, target participants, technical preparations, and preparation of tools and venue. All outcomes of this meeting were necessary for the smooth execution of the event, and the results were compiled into the PKM activity proposal.

2. Implementation Stage

The activity was carried out on Monday, March 4, 2024. It started with an opening, followed by a presentation of the material, a discussion, and a question-and-answer session. Throughout the event, it was concluded that it proceeded smoothly.

3. Evaluation Stage

As a form of assessment, we summarized the activity results in discussion notes, which we compiled into the final PKM activity report. We submitted the activity report to the lecturer in charge of the Consumer Behavior course.

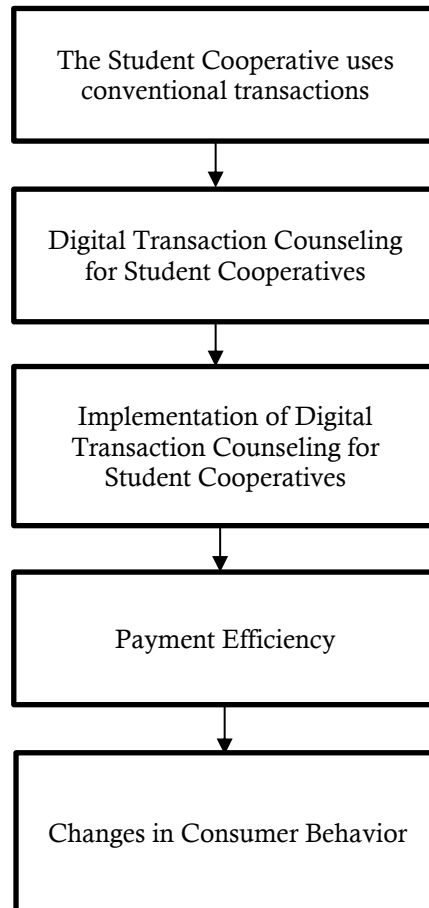


Figure 1. Flowchart diagram

3. Results

Mrs. Rutinaias Haholongan opened this event with a speech about counseling for Student Cooperative (KOPMA) members on transitioning from Conventional Payment Transactions to Digitalization to Change Consumer Behavior. The speech aimed to provide benefits to Kopma members in making changes related to conventional payments to digital payments. The image below is a presentation of the material on digitalization that we presented to student members of the Student Cooperative.



Figure 1. Practice of digital transactions or cashless transactions

In Figure 1, after the opening, Fadillah, as the moderator, guided Zufar, the first speaker, regarding the presentation of material related to digitalization and digital transactions. Next, Aisyah, the second speaker, delivered a presentation on the advantages and disadvantages of digital payments, as well as the importance of digitalization and cashless transaction models. This was done to provide the participants, who are members of the Student Cooperative, with understanding and to enhance their insights on the topic.



Figure 2. The application of the material to Kopma members

In Figure 2, after the presentation of the material, Wulan, as the third speaker, provided a tutorial on payments through the Shopee and DANA applications. ShopeePay is an application that provides digital wallet services offered by Shopee. This application facilitates transactions anytime, anywhere, for convenient and free payments and transfers. Within this feature, users can transfer balances to other ShopeePay users or various destination bank accounts. Shopee itself provides a ShopeePay menu that often offers promotions and vouchers that can be used during shopping. By using ShopeePay, users can easily activate and utilize these promotions, allowing them to purchase products at discounted or even free prices.

The next speaker, Fajri, provided a step-by-step guide on how to make digital payments using fintech applications like DANA and ShopeePay using QRIS. The practical demonstration focused on using the Shopee app, and here is a tutorial on how to use the app:

- First, the user selects the ShopeePay feature on the main page of the Shopee app.
- Second, click or select Transfer.
- Third, choose Transfer to Contacts.
- Fourth, enter the phone number and search for the contact name or Shopee username.

- Fifth, enter the amount to be transferred.
- Sixth, select Continue.
- Seventh, choose Transfer Now.
- Finally, enter the ShopeePay PIN.

This application provides convenience in conducting transactions for buyers, which can change consumer behavior towards purchases.



Figure 3. Group photo with members of the Student Cooperative at STIE Indonesia Jakarta

Figure 3 is a group photo of us, Group 2, with members of the student cooperative who participated in our one-hour counseling session. This counseling will provide convenience to the Student Cooperative in conducting non-cash transactions with buyers.

Success in Problem Solving

Problem-solving success includes the following aspects:

1. Achievement of the target number of participants.
2. Achievement of community service goals.
3. Achievement of the planned material targets.

Participants' ability as cooperative officers to master the material.

In its implementation, the 22 participants followed the session well, so 100% of the target was achieved and successfully carried out. Based on the results of the activity, it can be concluded that the overall counseling objectives have been achieved. However, due to time constraints during implementation, not all materials could be conveyed in detail to the participants. The ability to use the applications could not be fully implemented due to time limitations, but in essence, the participants seemed enthusiastic about developing the use of cashless transaction models.

4. Discussion

This digital transaction counseling has had a significant impact on changing the behavior of Student Cooperative (KOPMA) members. This counseling is crucial to ensure that Kopma members understand the benefits and best practices of using digital technology. Effective training is essential to enhance the knowledge of Kopma members about technology and their online transaction capabilities. Additionally, with digital transactions, Kopma members can improve the efficiency, security, and privacy of their financial data. This can save time and effort and reduce the complexity associated with conventional payment processes, such as waiting in line to pay in cash and consumer financial management, as they can conduct transactions quickly and easily with just a QR code scan. With easy access and fast payment processes, consumers are encouraged to shop more frequently. This shift to digital transactions not only benefits Kopma members but also contributes to overall financial literacy and security in the community. It aligns with the growing

trend towards digitalization in financial services and enhances convenience and transparency in financial transactions.

5. Conclusion

The counseling activity for Student Cooperative members regarding the transition from Payment Transactions to Digitalization is both a socialization and documentation effort. This activity represents a form of the University's Tri Dharma, which includes community service by providing socialization on digital transactions, making transaction models more efficient directly to the Student Cooperative members.

Through this activity, participants are expected to delve deeper into the use of digital wallets in their transaction processes. This encourages them to transition from conventional transaction models to using digital wallets like DANA, OVO, ShopeePay, etc., for increased efficiency and security.

As a result, the knowledge gap regarding digital transactions is successfully addressed, as indicated by the increased knowledge of the participants. This builds the participants' ability to operate digital wallet applications within the cooperative more effectively.

Recommendations

Students, as Agents of Change, are required to be adaptive to the changes occurring and not turn a blind eye to what is happening in this era of digitalization. Moreover, the efforts outlined in the conclusion, based on the results of this research, it is hoped that future researchers can further develop existing research to enhance research quality by using more data sources to find financial reports and financial data of the researched object.

This statement emphasizes the role of students as proactive agents of change who need to adapt to the digital era's advancements and suggests that future research can build upon the current findings to improve research quality and depth by utilizing a broader range of data sources.

References

- Abda, N., & Sutrisna, E. (2018). Pengaruh Kualitas Produk, Harga, Promosi, dan Distribusi terhadap Minat Beli Konsumen Toko Vizcake Pekanbaru. *JOM FISIP*, 5(2), 1–15.
- Alfiyandi, A. (2016). Analisis Bauran Promosi (Promotion Mix) Produk Multilinked Syariah Pada Asuransi Panin Dai-Ichi Life Cabang Pekanbaru. *Valuta*, 2(1), 54–65.
- AB Wicaksono, R Haholongan. (2022). The Influence of Word of mouth, taste Image and Price on Purchasing Decisions on Wonogiri H. Juara Meatballs in East Jakarta. *Economic and Business Management International Journal (EABMIJ)* 4 (01), 17-27
- Alwendi (2020), Penerapan “E-commerce dalam Meningkatkan Daya Saing Usaha” dalam jurnal Manajemen Bisnis, Universitas Graha Nusantara. Vol. 17, No. 3, Juli.
- Arie Setyo, D, P. Della Dwi, R. (2022) Pengaruh Manfaat, Kemudahan Terhadap Minat Pemakaian Financial Technology Pada Penggunaan Pembayaran Digital Umkm Di Sumenep
- D Kusdinar, R Haholongan (2019). The Influence of Self-leadership on Innovative Behavior 5th Annual International Conference on Management Research (AICMaR 2018), 97-100
- D Priscillia, M Sakinah, R Darmawan, R Haholongan. RH Fadillah, R Yustianingsih. (2024). Pelatihan E-Commerce Pada Pelaku Usaha Mikro Kecil Menengah Di Kebon Kosong Jakarta Pusat. *Harmoni Sosial: Jurnal Pengabdian dan Solidaritas Masyarakat* 1 (2), 08-13
- K Krisnando, B Pratama, T Prasetyo, RP Dewi, R Haholongan A. Aliyah (2024). Penyuluhan Teknologi E-Commerce Dalam Perkembangan UMKM Street Food Di Rawamangun MAJU: *Indonesian Journal of Community Empowerment* 1 (2), 40-46
- Koesworo, Y., Muljani, N., & Ellitan, L. (2019). *Fintech in the Industrial Revolution era 4.0. International Journal of Research Culture Society*, 3(9), 1–4

- M Yusuf, R. Haholongan., (2021). The Influence of Price and accuracy of delivery on customer Satisfaction Expeditionary Service. *International Journal Economic and Business Applied* 2 (3)285-292
- M. Sakinah, D. Priscillia, R Darmawan, R. Haholongan, R. Hamim F., R. Yustianingsih. (2024). Pelatihan E-Commerce Pada Pelaku Usaha Mikro Kecil Menengah Di Kebon Kosong Jakarta Pusat. *Harmoni Sosial: Jurnal Pengabdian dan Solidaritas Masyarakat* 1 (2), 08-13
- Ramadhan, R. (2023). Persepsi Kemudahan Penggunaan, Persepsi Kredibilitas, Dan Persepsi Harga Pada Niat Nasabah Menggunakan Layanan Mobile Banking Di Bank Syariah Mandiri Surabaya. Universitas Airlangga.
- Ridwan, I., Mukti, M., & Melasari, I. (2021). Pengaruh Promosi Dan Harga Terhadap Minat Beli Konsumen Pada Pt. Primadelta Starlestari Rangkasbitung. *The Asia Pacific Journal of Management Studies*, 8(2).
- R Haholongan, N Nirmalisa, S Fazreen, DR Putri, AD Hapsari, N. Septiana. (2024). Penyuluhan Penggunaan QRIS Sebagai Alat Pembayaran Kepada Pelaku Usaha Ikan Hias Jatinegara. *Community Development Journal: Jurnal Pengabdian Masyarakat* 5 (2), 3223-322
- R Haholongan, SH Sakti, G Syamsuar, B Pratama, IA Husen (2023). Counseling on Transportation Logistics Curriculum Level III Jabodetabek Region Entrepreneurship and Community Development 1 (1), 24-30
- S, Andi., Maryam, S., Andi, B., Rahmi, R., Agusta, A., (2023) Sosialisasi Kewirausahaan Dalam Upaya Peningkatan Umkm Pada Era Digitalisasi Di Paria, Majauleng, Kab. Wajo. *Journal Of Society Servi*
- Sugiyono. (2014). Populasi dan sampel. *Metode Penelitian Kuantitatif, Kualitatif Dan R&D*, 291, 292.
- Sekaran, Uma. (2016). *Metodologi Penelitian untuk Bisnis*, Jakarta: Salemba Empat
- Setiadi, N.J. (2019). *Perilaku Konsumen : Perspektif Kontemporer Pada Motif, dan Keinginan Konsumen*. Jakarta: Prenada Media Group.
- Shinta, A. (2011). *Manajemen pemasaran*. Universitas Brawijaya Press