Payment Gateway Implementation on Pandansili Tourism, Bareng, Jombang

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Informasi Artikel

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Abstrak

Pandansili merupakan salah satu dari banyaknya desa wisata yang terdapat di kabupaten Jombang, desa Ngampungan kecamatan Bareng. Selama ini pembayaran untuk masuk ke wisata masih dilakukan secara manual. Untuk mempermudah pembayaran agar tidak terjadi antrean dan mengurangi interaksi langsung di masa Pandemi maka perlu sistem pembayaran yang cepat, efektif dan efesien. Dari pertimbangan tersebut, maka IAIN Kediri berinisiatif untuk merancang sebuah sistem pembelian tiket dengan memanfaatkan layanan payment gateaway, menggunakan payment method pada marketplace. Metode pengembangan yang digunakan dalam pengabdian ini adalah sosialisasi dan pelatihan yang dilakukan secara partisipatif bersama dengan warga dan pengelola wisata Pandansili. Hasil dari kegiatan ini yaitu pengelola wisata Pandansili telah memiliki akun QRIS untuk memudahkan pembayaran secara online. Meski penggunaannya belum optimal namun pengelola telah mengenal manfaat dari layanan payment gateway untuk ditingkatkan kualitasnya secara bertahap.

Abstract

Pandansili is one of the many tourism villages in Jombang district, located in the village of Ngampungan, Bareng sub-district. In all this time, the payment method is still done manually. To make it easier, so that there are no queues and to reduce direct interactions during the Pandemic, an effective and efficient payment system is needed. From these considerations above, IAIN Kediri took the initiative to design a ticket purchase service system by utilizing a payment gateway, using a marketplace payment method. The development method used in this service is socialization and training which is carried out in a participatory manner with the residents and Pandansili crew. The result of this activity is the QRIS account to facilitate an online payments. Although its use has not been optimal, the crew has recognized its benefits to gradually improve.

1. Pendahuluan

Nowadays, the use of technology is getting developed rapidly especially for the information technology that changed the society habit in digital era on easing the daily work (Faqih, Anshori, & Widya, 2021). *Smartphone* is not only become the communication tools, but also is being used in business, games, payment, and etc.

Located about 25 km away from downtown Jombang, Ngampungan is one of the villages located in the Bareng sub-district (Ramadhan, Amelia, Arindawati, & Lathifa, 2022). The village, which is inhabited by 3941 people, has a lot of natural potential that can be optimized as a tourist facility. One of the natural potentials that can be optimized is the Pandan sili water source which is located 3 km away from the Ngampungan village hall (Trisunarno et al., 2021).

Pandansili is a bathing place, located in Ngampungan village, Bareng sub-district. This Bathing place was from a water resource in Pandansili. The water in Pandansili pure from ubalan resource and it is not mixed with any chemicals thing. This bathing place is a part of BUMDES Ngampungan managerial.

Pandansili was originally taken from the words pandan and sili. Pandan was taken as the first word by reason of the many pandanus plants around the tour. While Sili is the name of the Sili fish (descendants of Berot fish) which breed quite a lot around the tour. Pandansili is a hidden paradise that has long existed in Ngampungan village. It is said that the Pandansili is a place for Dutch noni-noni for showered and it is believed that the water source can make the skin softer (Kusuma, 2022). The water is sourced directly above the tour about 700 m. This bathhouse was founded on the initiative of the residents of Ngampungan Village which was further developed by the Ngampungan Village and became one of the sources of income for the Ngampungan Village itself.

Pandansili is a bathing place whose nuances are quite natural. Access to this tour is approximately 1 Km from the Ngampungan village hall. There are also several parts of the pools including a pool for adults and children. It is open from 07.00 to 17.00. The entrance ticket to this tour is set at a cost of IDR 10,000 per head. With this price, tourists can enjoy swimming pool facilities, gardens and photo spots. This Pandansili tour is quite suitable for family tourism because the place is cool, the view of the hills is fresh and comfortable. In addition, there are already many stalls selling various light and heavy foods for tourists.

Unfortunately, With the many facilities on offer, pandansili tourism still has many shortcomings, especially in the absence of the maximum use of technology, in promoting tourism and the implementation of a cashless payment system by reducing the use of physical money and being replaced with a computerized digital system. (Oktapiah & Hasti, 2020). So far, Pandansili tourism only applies a conventional ticket payment system using proof of entry in the form of a ticket (Ahmad & Indra, 2016)

Therefore, Pandansili Tourism is still in the process of being developed by the Ngampungan Village with support from the Bareng District so that it can be known wider, especially for the local tourists.

One of the way that can be taken by IAIN Kediri in developing Pandansili is the use of

technology and information media in the form of services and information development through several social media as today, the development of information technology is so rapid. Such as telephones and the internet, which play a major role in providing convenience for the continuation of human life (Alwendi, 2020).

The use of technology and information media is quite necessary considering that in this era almost all aspects can be done through the internet network. From the internet media, several terms emerged including e-commerce (Yuliana, 2020). E-E-Commerce is a business activity carried out using internet services. The use of e-commerce is not only in the aspects of buying and selling and business, but also the tourism aspect (Riswandi, 2019). The presence of E-commerce has made the payment system more developed, providing many payment options to consumers as a form of service (Arbi Siti Rabiah, 2020). In e-commerce there is one feature that is quite phenomenal, namely the payment of something through the telephone network / e-payment. E-payment is an online transaction service between sellers and buyers that can be done more easily, efficiently and quickly. E-payment is here to be a solution to replace the old method of payment transaction tools (Angela Novianti, 2020).

The use of e-payment is carried out in order to simplify the customer service process. With the e-payment, it is hoped that tourist data, finances and ticket sales are recorded clearly. Thus, the use of e-payments can be designed to improve the progress of Pandansili tourism. The e-payment used is a QR Code created through QRIS. QRIS (Quick Response Code Indonesian Standard) is a digital e-payment issued by Bank Indonesia with the aim of simplifying electronic digital financial transactions. QRIS was chosen so that people no longer need to use cash and thus indirectly reduce individual direct contact through cash (Rosydalina Putri, 2021).

From those explainations above, this research is conducted to describe the development on payment application process to increase the service in Pandansili.

2. Devotion Method
2.1. Time and Place of Devotion
The implementation of this service has carried out on July 11 to 31, 2022, located in Ngampungan Village, Bareng District, Jombang Regency.

2.2. Service Method and Design
In this community service, socialization and training methods are used regarding the system and the use of QRIS as a means of payment in Pandansili tourism.

In its implementation, the service team carried out several stages of activities to obtain research results, namely:
a) Setting the goals
In order to socializing the use of QRIS as an online payment method or e-payment in Pandansili tourism, marketing targets for mentoring activities using the QRIS application on Pandansili tourism in Ngampungan Village has been chosen in Bareng District, Jombang Regency. This socialization is aimed at the Pandansili tourism managers so that they understand how the QRIS system are worked.
b) Submitting a permit application regarding the design of the Pandansili tourism payment method using QRIS to

the village government and the Pandansili tourism manager.

c) Making QR Code through QRIS assisted by researchers with the following steps:
1) Completing the basic data registration
2) Remittancing Information
3) Completing the details of Pandansili
4) Completing the bank account data
5) Examinating theBank Account
6) Verificatiing documents by the QRIS team to get the NMID Code
7) NMID waiting process
8) NMID issued dan QRIS active
9) Downloading the QRIS soft copy
10) Trying QRIS Transaction for the first time
11) Receiving the disbursement of fund for the first time
12) Taking out the InterActive My Profit bonus

d) QRIS socialization
a. Lecture: The method in question is to provide socialization and training (Septiyani, 2020). This section is an important part for Pandansili tourism managers where they are given an understanding of the system and how to use QRIS as an online payment facility along with its advantages and efficiency when using QRIS.
b. Practice: Direct practical activities are activities using objects, both living and inanimate objects, which are immediately available for research (Fatimah, 2020). In this section, the researcher teaches directly how to make online payments and manage the QRIS site to the Pandansili manager and the socialization participants are asked to conduct training by practicing what has been described previously (Lukiyana, 2021), with the following steps:
1) Delivering the steps for logging into the QRIS website and an introduction to the various features in it.
2) Introducing e-wallet partners that can be used as payments through QRIS such as Dana, Shopee, Ovo, Link Aja and m-banking.
3) Trying to make a payment via an existing QR Code scan
4) Asistancing on monitoring incoming money through the QRIS web.

f) Assistancing, evaluating and monitoring of the progress of the implementation of activities

Understanding evaluation in general can be interpreted as a systematic process to determine the value of something (provisions, activities, decisions, performance, processes, people, objects and others) based on certain criteria through assessment (L, 2019). Evaluation is needed in activities to determine the achievement of the objectives of the activities that have been determined. Evaluation activities are carried out with the aim of seeing how successful the program has been (Oryz, Siti, Nabila, Habib, 2021). The evaluation was carried out to see how the benefits and performance of e-payments in Pandansili tourism were. Evaluation is done through the whatsapp group.

2.3. Sampling

The research only focuses on the ease of implementing focus discussion groups (FGD) and simulating the use of e-payments (Harisdani & Lindarto, 2018). Sampling was

carried out by several people randomly with the sampling criteria, namely:

a. Having a smartphone
b. Smartphone is connected with internet connection
c. Installing the shopee application and use the shopee-pay service
d. Trying to make a transaction at Pandansili using the e-payment system by entering a telephone number / scanning using a QR Code.

3. Result and discussion

The implementation of student service activities for Pandansili tourism in Ngampungan village is a collaboration between lecturers, Ngampungan village officials, and the Pandansili tourism management group. This study examines the application of QRIS as a form of non-cash payment method with the On The Spot system. The use of non-cash payments is implemented because of the awareness of the rapid developments in the field of technology and information (Bisnis, 2020). QRIS itself is a virtual transaction system that involves consumers and service providers (Agung et al., 2020). In its implementation, QRIS is a payment system that is still very new because its effective use only started in early 2020. So it is natural that in its use, many people are still unfamiliar. The current use of QRIS is a new innovation in the payment system which is quite relevant during the Corona Virus Disease 2019 (COVID-19) Pandemic (Gabriella Junita Tobing, 2021).

With the problems mentioned above, so the dedication team to the Pandansili Tourism manager in Ngampungan village wish that the tourism can compete in the fast-paced digital era, especially this digital payment tool can only be done via mobile phones (Setiawan & Mahyuni, 2020). Transactions using QRIS are also very helpful in minimizing physical contact,

especially during this pandemic (Subarno, 2021).

The details of the implementation of the activities carried out in this research are:

a) QR Code creation process through the QRIS platform. The creation of a QR Code follows the steps that have been determined, namely the registration of making a QR Code on QRIS which runs smoothly so that it has received the Code.
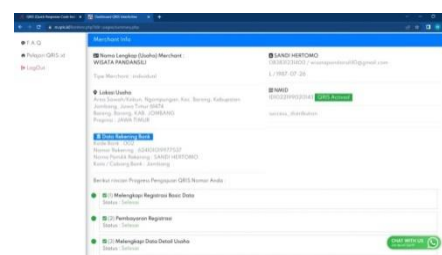

Pict. 1. Steps in creating the QR Code
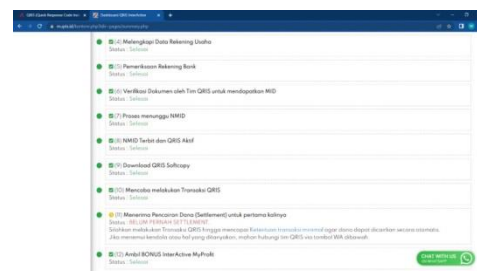
Pict. 2. Steps to create a QR Code

a) Submitting a permit application regarding the design of the Pandansili tourism payment method using QRIS to the village government and the Pandansili tourism manager.

In its implementation, the researcher asked for permission from the Ngampungan Village Head, namely Mr. Rohan regarding the design on making payments via e-payment on Pandansili tourism. Furthermore, after being approved by the village head, it was handed over to the village secretary and the Pandansili tourism manager who then provided the things needed related to making a QR Code.

b) Provision of socialization and introduction related to QRIS. The socialization was carried out in the Pandansili tourist area on August 5, 2022. This socialization activity was aimed at the first Pandansili tourism manager and some of the Ngampungan Village government to have more control over QRIS, both its operation and function. This event was attended by 2 representatives from the Pandansili tourism manager.
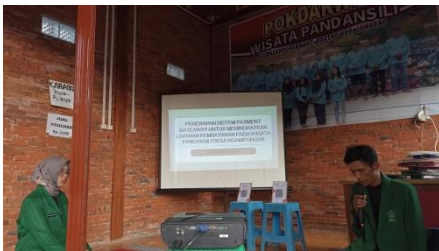
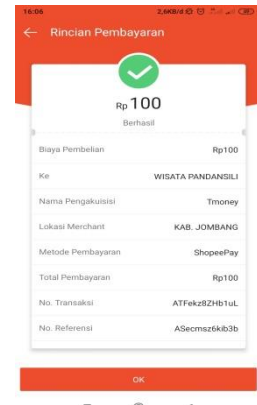Pict. 3. Socialization of E-payment Implementation in Pandansili

Pict. 4. Socialization with the Pandansili management

c) The next activity carried out is practice. This activity was carried out after the Pandansili manager received knowledge about the system and procedures for using QRIS. After knowing the QRIS system, the Pandansili manager was given a QR Code that had been registered by the researcher. Furthermore, 15 people were asked to do a trial by practicing the use of payments through QRIS using their existing e-wallet.

Pict. 6. Payment via QR Code scan Trials

Pict. 7 Proof of payment via scan QR code via shopeepay

Pict. 8 participants in sampling

d) Assistancing, evaluating and monitoring of the progress of the activities implementation. In this section, after the socialization is carried out, the manager is still monitored and accompanied by the researchers regarding the development use of e-payments for payments in Pandansili tourism. This evaluation was carried out through a WhatsApp group whose members were from the researchers, the Pandansili tourism manager and the Ngampungan village apparatus.
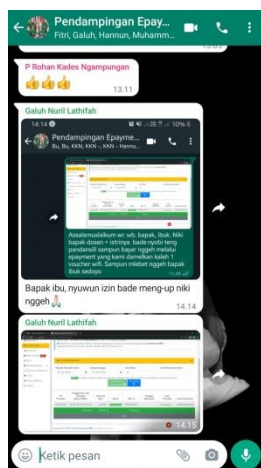
Pict. 9. E-payment assistance group

4. Conclusions and Suggestions

Based on the results of the implementation that has been carried out, the following conclusions can be drawn below :

- Media and technology have played a major role in the development. So that the mastery and use of media and technology is quite important to facilitate in all aspects of life.

- Positive knowledge has significant impact on buyers' interest in using QRIS as an effective payment method, as well as developing and utilizing available technology media, especially during the pandemic

- The implementation of this activity ran smoothly from the beginning of the activity to the end, with the evidence that the payment process was carried out via a scan of the QR code for Pandansili tourism.

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