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TRAINING ON IMPLEMENTATION OF DIRECT SELLING MARKET USING QRIS DIGITAL PAYMENT FOR STRAWBERRY FARMERS AND SELLERS IN BERASTAGI, KARO REGENCY, SUMATERA NORTH

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Abstract

Karo Regency, particularly Berastagi District, is one of the largest strawberry production centers in North Sumatra. To date, most strawberry farmers and sellers still rely on conventional sales systems through middlemen and cash transactions, resulting in relatively small profit margins and inefficient transaction processes. This community service activity aims to provide training on implementing a direct selling market (direct sales without intermediaries) combined with the use of the QRIS (Quick Response Code Indonesian Standard) digital payment system to strawberry farmers and sellers in Berastagi. The implementation method included a preliminary survey, focus group discussions (FGDs), theoretical and practical training, assistance with QRIS account registration, and an evaluation of the program's sustainability. The results showed that participants experienced an increased understanding of the concept of direct selling and the benefits of cashless payments, marked by the successful QRIS registration by most participants and increased buyer confidence, especially tourists, in cashless transactions at sales locations. This activity is expected to serve as a model for replication for other horticultural centers in efforts to digitize the rural economy.

Keywords: Direct Selling, QRIS, & Digital Payments,

INTRODUCTION

Berastagi, located in Karo Regency, North Sumatra Province, is known as a highland agrotourism area with superior commodities in the form of fruits and vegetables, including strawberries (Fragaria x ananassa). Geographical conditions with an altitude of around 1,300–1,450 meters above sea level and cool air temperatures make this area ideal for strawberry cultivation. In addition to being sold fresh in pick-your-own gardens (agrotourism strawberry farms), strawberries from Berastagi are also marketed through street vendors along tourist routes or entrusted to collectors for distribution to major cities such as Medan.

So far, the majority of strawberry farmers and sellers in Berastagi still use conventional distribution patterns, namely selling their harvest to middlemen at prices determined unilaterally, or conducting cash transactions directly with tourists at sales stalls. This pattern gives rise to several problems, including: (1) farmers' profit margins are eroded due to the long distribution chain; (2) dependence on cash makes it difficult for tourists, especially the younger generation and domestic tourists from outside the region who tend to carry limited cash; (3) the lack of transparent transaction recording makes it difficult for farmers to access formal financing because there is no transaction history that can be verified by financial institutions; and (4) the direct selling market concept has not been optimally utilized as a strategy to shorten the supply chain and improve farmers' bargaining position.

Direct selling market is a marketing model in which producers sell their products directly to end consumers without going through intermediaries, allowing producers to obtain larger profit margins and build direct relationships with consumers. On the other hand, the development of digital financial technology in Indonesia has given birth to QRIS (Quick Response Code Indonesian Standard), initiated by Bank Indonesia and the Indonesian Payment System Association (ASPI) as a national QR code standard to facilitate non-cash payment transactions between payment system service providers. QRIS enables micro, small, and medium enterprises

(MSMEs), including farmers, to accept digital payments from various e-wallet and mobile banking applications with just one QR code, without the need for expensive Electronic Data Capture (EDC) machines. The combination of direct selling market implementation and QRIS digital payment is believed to be a strategic solution to address the challenges faced by strawberry farmers and sellers in Berastagi. Through direct selling, farmers can bypass the distribution chain and sell directly to tourists and consumers in online markets, while QRIS simplifies the transaction process, increases transparency in sales recording, and expands the customer base accustomed to cashless transactions. However, farmers' digital literacy and understanding of these two concepts remains relatively low, necessitating a systematic and ongoing training program.

Based on these problems, the community service team initiated the "Training on the Implementation of Direct Selling Markets Using QRIS Digital Payments for Strawberry Farmers and Sellers in Berastagi" program. The objectives of this activity are: (1) to increase farmers' and sellers' understanding of the concept and strategies of direct selling markets; (2) to provide technical training on registering and using QRIS as a non-cash payment method; (3) to assist farmers in direct selling practices integrated with digital payments; and (4) to evaluate the initial impact of QRIS implementation on transaction efficiency and consumer satisfaction at sales locations.

METHOD

This community service activity was held in Berastagi District, Karo Regency, targeting strawberry farmers, pick-your-own orchards, and strawberry vendors along the Berastagi tourist route. The activity was implemented through several stages, as follows.

1. **Preparation Stage and Preliminary Survey**
   The implementation team conducted field surveys and initial interviews with farmers and sellers to identify existing sales patterns, digital literacy levels, smartphone and bank account or e-wallet ownership, and obstacles faced in accessing a wider market.
2. **Focus Group Discussion (FGD)**
   FGDs were conducted with community leaders, farmer groups, and representatives of relevant agencies to formulate training materials relevant to field needs and determine strategic implementation schedules and locations.
3. **Theoretical Training**
   The theoretical training covers material on: direct selling market concepts and strategies, fresh agricultural product marketing techniques, an introduction to QRIS and its working mechanisms, the benefits and security of non-cash transactions, and ethics and customer service in direct selling.
4. **Practical Training and Mentoring for QRIS Registration**
   Participants were directly assisted in the QRIS merchant registration process through collaborating e-wallet and/or banking applications, the installation of static QR code stickers at sales stalls, and transaction simulations using QRIS accompanied by a facilitator.
5. **Integrated Direct Selling Simulation**
   Participants were trained to simulate direct sales to visitors by applying marketing communication techniques and practicing accepting payments via QRIS directly at the plantation and sales stalls.
6. **Monitoring and Evaluation**
   Evaluation was conducted through pre-test and post-test questionnaires to measure participants' understanding and monitoring the number of successful QRIS transactions within a two-week period after the training ended.

Table 1. Stages and Schedule of Activity Implementation

No.	Stages	Activity	Output
1	Preparation & Survey	Field interviews and observations	Participant needs profile
2	FGD	Discussion with farmer groups & related agencies	Training material design
3	Theory Training	Direct selling & QRIS material delivery	Increased participant knowledge
4	Practice & Mentoring	QRIS account registration, QR sticker installation	Active QRIS Merchants
5	Direct Selling Simulation	Direct sales practice with QRIS payments	Pilot transaction
6	Monitoring & Evaluation	Pre-test, post-test, transaction monitoring	Activity results report

RESULTS AND DISCUSSION

1. Participant Profile and Initial Conditions

The training was attended by 10 participants, consisting of strawberry farmers and strawberry sellers along the Berastagi tourist route. Preliminary survey results indicated that most participants (around 80%) owned smartphones and were familiar with instant messaging apps, but only a small proportion had ever used an e-wallet app to receive payments. Previous sales transactions were almost entirely conducted in cash, and some participants sold their harvests through middlemen at prices below the tourist market.

2. Improving Participant Understanding

The comparison of pre-test and post-test results showed an increase in participants' understanding of the direct selling market concept and the QRIS mechanism. Before the training, the average understanding score was in the low to moderate category, while after the training, the average understanding score increased significantly and was in the high category. This improvement was particularly evident in understanding the advantages of selling directly without intermediaries and the security and convenience of transactions via QR codes.

3. Implementation and Adoption of QRIS

Of the 10 participants who attended the training, the majority successfully completed the QRIS merchant registration process and installed static QR code stickers on their respective sales stalls. Intensive mentoring by the community service team proved effective in overcoming technical challenges such as identity document requirements and bank account requirements, which had previously been major obstacles. During the two-week monitoring period following the training, an increase in non-cash transactions was recorded at the participants' stalls, particularly on weekends and during the holiday season when tourist numbers increase.

4. Consumer Response and Perception

Brief interviews with several tourists making transactions at the training site revealed a positive response to the availability of the QRIS payment option. Consumers stated that the convenience of transactions without having to carry large amounts of cash was a motivating factor for them to buy more strawberries directly from farmers, rather than having to find cash first.

5. Challenges and Supporting Factors

Several challenges encountered during the implementation of the activity included limited internet signal in some plantation areas, concerns among older participants regarding new technology, and the need for ongoing mentoring to prevent participants from returning to cash-only transaction habits. Furthermore, factors contributing to the success of this activity included active support from local farmer groups, the enthusiasm of the younger generation of farmers in adopting technology, and the high interest of tourists in cashless transactions as part of a practical tourism experience. Overall, the results of this activity indicate that the combination of direct selling market training and QRIS implementation can have a positive impact on transaction efficiency, transparency of sales recording, and the potential for increasing farmer income by shortening the distribution chain. These findings align with the overall goals of digital financial inclusion and economic empowerment of micro-entrepreneurs in agrotourism areas.

Figure 1. Socialization of Strawberry Farmers

CONCLUSION

A community service activity, including training on implementing a direct selling market using QRIS digital payments for strawberry farmers and sellers in Berastagi, successfully enhanced participants' understanding of direct sales strategies and the benefits of cashless transactions. The majority of participants successfully registered and used QRIS as an additional payment method at their respective sales outlets, contributing to increased transaction efficiency and customer satisfaction, particularly for tourists. Some suggestions that can be conveyed for the sustainability of this program are: (1) the need for regular follow-up assistance so that QRIS adoption is not temporary; (2) collaboration with local governments and banks to expand access to internet network infrastructure in plantation areas; (3) replication of similar training programs for farmer groups and other MSMEs in the Berastagi agrotourism area and surrounding areas; and (4) further research to measure the long-term impact of implementing direct selling markets and digital payments on farmer income and welfare.

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