

A NEW PARADIGM OF 'SELLING' FOR COMMUNITIES IN THE TRADITIONAL VILLAGE ENVIRONMENT, BEWARE OF ONLINE TRANSACTION FRAUD USING DIGITAL PAYMENT

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Abstract

The rapid development of the internet from year to year has encouraged the advancement of information exchange in this world. This also greatly affects the increase in internet use for business transactions both digitally and conventionally to make payment methods using digital payments. Easy and efficient payment methods are certainly inseparable from increasingly sophisticated crimes as well. The implementation of this community service aims to remind the business community to be more vigilant, especially against all attempts of criminal behavior in the transaction process. This activity was attended by 150 people from the Sibang Kaja Traditional Village, both online and offline. The activity lasted for 4 hours which began with the resource person delivering material then continued with the Digital Ethic and Digital Safety applications. After the material presentation session, it was continued with a discussion where the enthusiasm of the participants was seen regarding digital payments. Community service like this should be carried out continuously to increase public awareness in the midst of rampant digital crime.

Keywords: Digital Payment, Business World, Society.

INTRODUCTION

Digital technology in its development is a tool that facilitates and provides efficiency in all groups to carry out activities. Society in all of this circles carrying out activities using technology, one of which is by use payment via debit or electronic payment. This very simple convenience is made easier by the presence of a payment system that uses digital technology. But for every facility, of course there are challenges to be found, one of which is the increasing variety of crimes and fraud with technology as well. The higher the technology, the potential for fraud with a technological system will also be high. Like the action of a fraud perpetrator using the Quick Response Code Indonesian Standard payment method (QRIS) dummy. This crime action can produce greater stolen goods than the action with conventional techniques (Noval, Nofrial, & Nurkhotijah, 2022).

The use of this technology also has a negative impact on people's lives, the cases that arise are the many cases of fraud in online transactions and it is known that there is already a law the criminal act of fraud in Article 378 of the Criminal Code and Article 28 paragraph (1) of the Electronic Information and Transaction Law regulates different matters. Article 378 of the Criminal Code regulates fraud, while Article 28 paragraph (1) of the Information and Electronic Transactions Law regulates only false and misleading news that causes harm to consumers in electronic transactions. (Andini & Akbar, 2020).

ELECTRON payment is a form of payment that offers convenience and comfort for its users in carrying out their activities, especially in payment activities. User it's only enough to provide a cellphone that is connected to the internet without having to make physical contact, even in different locations we can make payment transactions without having to visit the seller. Electronic payment this provides convenience cashless Payment, where it is known that payments using electronics are made for transactions and conducting business activities. Electronic payment usually accessed when buying and selling transactions are carried out that do not carry cash or where the locations for shopping are far apart such as online shopping activities, this activity is increasingly popular because it is known that the growth of people using the internet is increasing and more and more internet users such as e-commerce are requires online transactions. Presence electronic payment answering problems in society where a paying service is needed that can reach payments from anywhere and leave the old way (Chu et al., 2022).

The digital and conventional business community that already uses digital payment systems will certainly feel uneasy about the rise of crime cases related to fraud during digital transactions. Because not only material losses, business actors will experience non-material losses related to customer satisfaction as consumers(Dewi & Mahyuni, 2020).

IMPLEMENTATION METHOD

This community service activity is a form of the UNBI shop program in collaboration with Kominfo in providing digital literacy to the people of Sibangkaja Traditional Village, Badung Regency. The activities carried out are counseling and training on the four pillars of digital literacy, namely *digital skill*, *digital ethic*, *digital culture* and *digital safety* related to the new paradigm of 'selling' for the people in the traditional village environment, be wary of online transaction fraud in using *digital payment*. The activity was carried out on Friday, October 21, 2022 in a hybrid manner, namely offline at the Sibangkaja Traditional Village Wantilan and online using media *zoom meeting*. During the opening activity the team from Kedaireka UNBI and the Digital Business Study Program were received by the Chief of the Sibangkaja Traditional Village, Mrs. Pakis and Yowana from the Sibangkaja Traditional Village. The target participants in this activity are 150 digitally literate Sibangkaja Traditional Village residents.



Figure 1. Presentation of the material

RESULTS AND DISCUSSION

Community service activities will be held on Friday, October 21, 2022 at 18.00 by providing material about *Digital Culture* namely the New Paradigm of "Selling" for Communities in the Traditional Village Environment and *Digital Safety* namely Beware of Online Transaction Fraud using Digital Payment. The activity lasted for 4 hours where the resource person also gave a workshop on the practice of *Digital Ethic* and *Digital Safety* to society Sibangkaja Traditional Village. After the material presentation session, it was continued with a discussion where the participants could ask questions to the resource person and the resource person answered them. In addition to questions from participants, the moderator also asked questions to participants to see how much attention the participants paid.



Figure 2. Activity Participants devotion To Public

At the end of the session, the participants were again given a posttest about digital literacy using the QRcode. Furthermore, the activity was closed with a group photo with the village chief of adat and the Sibangkaja traditional village community who were participants.



Figure 3. Group Photo

DISCUSSION

Technological developments are growing, it is undeniable that this technology is changing the world. This technological advancement can be seen from the sophistication of technology in online payments. This online payment is made using the payment method using a digital wallet. This digital wallet is a new breakthrough where technology innovates payments using digital technology. The services offered by digital wallets are payments or payment instruments that are connected to cards and also electronic money. In today's modern era, many people make online shopping transactions where payments are connected online. The convenience of this transaction is carried out effectively so that with the community directly in carrying out fast transaction time efficiency. (Fadhilah, Layyinna, Khatami, & Fitroh, 2021).

Changes in the habits of the people who carry out transaction activities can be seen from the development of digital wallets that are growing a lot, payments made in non-cash seem to have increased along with increasing internet usage from time to time. developments regarding the use of digital payment systems wallet continues to experience developments even in the last 5 years there has been a lot of research discussing this online payment method. This technological advancement increases users in conducting online shopping activities (Fatoni, Susilawati, Yulianti, & Iskandar, 2020).

The presence of this technology answers the desire of the people who want everything fast and instant. The solution that comes with today's technological developments is a wallet or digital wallet which is used by all levels of society. the whole world is competing with each other to increase the efficiency of human work with the help of technology and the internet, that is one of the factors triggering consumer shifts from traditional to digitalization. Apart from speeding up the transaction process, a digital wallet as an innovative server-based technology also helps users to store their transaction data without the need to manually record their daily expenses. Because the development of internet-based electronic systems is increasingly sophisticated every year, it is hoped that countries in the world will switch from conventional financial transaction activities to electronic transactions.(Kusumawardhani & Purnaningrum, 2021).

The advantages offered from using this digital system are that the public or consumers can effectively and efficiently make payments anywhere, and the advantage gained from business actors who have merchants is that this system quickly provides information about who is making payments, when payments are made, and recording payments can be made at any time, and facilitate cash circulation and reduce the spread of counterfeit money. The government is also mobilizing information to suppress crime by providing information so that people are wiser in using cash and urging people to use digital money in making payments. However, digital system payment transactions also have admin fees for transactions with different providers, smartphone signals used by consumers and various crimes committed by people who make bad use of technology.(Hardiky, Nova, Rahmadewi, & Kustiningsih, 2021).

CONCLUSION

Activity training digital literacy on Sibang Kaja Traditional Village Community running smoothly and on target. Activity results This is the implementation of the UNBI shop program targeting 150 digitally literate Sibangkaja Traditional Village Communities, and attendance rate of target participants as much 100% both offline and online presence is an achievement very good. In addition, the results of the evaluation of the participants' pretest and posttest scores showed that there was an increase in the average knowledge between before giving the material and after giving the material, from an average score of 7 to 8.

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