

The Effectiveness of Digitalization Implementation in Improving the Productivity of Traders at the Among Tani Central Market, Batu City

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ABSTRACT

The implementation of digitalization in traditional markets has become a strategic approach to addressing competition in the digital economy era. This study aims to analyze the effectiveness of digitalization implementation in enhancing the productivity of traders at the Among Tani Central Market in Batu City. The digitalization examined includes the use of non-cash payment systems (QRIS), the utilization of social media, and the adoption of digital platforms in trading activities. This research employs a qualitative descriptive approach, with data collected through observation, in-depth interviews, and documentation. The findings indicate that digitalization has a positive impact on traders' productivity, particularly in terms of transaction time efficiency, payment convenience, smoother business operations, and expanded market reach. However, the effectiveness of digitalization implementation has not been evenly experienced by all traders due to differences in digital literacy levels, persistent cash-based transaction habits, limitations in internet network infrastructure, and the lack of continuous assistance from market management and local government.

Keywords: Traditional Market Digitalization; Traders' Productivity; MSMEs



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INTRODUCTION

The rapid development of digital technology in recent years has transformed nearly all aspects of human life, particularly in the economic sector. Digitalization has emerged as a key driver of global economic transformation. The adoption of digital technology is no longer limited to modern industries and services but has also expanded into the informal sector, including traditional trade (Afiah et al., 2022). The integration of technologies such as non-cash payment systems, financial applications, and digital marketing reflects a paradigm shift from manual trading practices to more modern, interconnected systems. Indonesia, as the country with the largest digital population in Southeast Asia, has experienced a similar wave of transformation. According to data from the Indonesian Internet Service Providers Association (2024), Indonesia's penetration creates significant opportunities for digital integration in community-based economic activities. The Indonesian government has actively promoted digital technology adoption through various programs aimed at

internet user population has reached 221 million, accounting for approximately 79.5% of the total population. This high level of internet penetration creates significant opportunities for digital integration in community-based economic activities. The Indonesian government has actively promoted the adoption of digital technology through various programs to enhance productivity, competitiveness, and business sustainability, given the crucial role of micro, small, and medium enterprises (MSMEs) as the backbone of the national economy.

Data from the Ministry of Cooperatives and MSMEs (2023) indicate that MSMEs contribute 60.5% to Indonesia's Gross Domestic Product (GDP). This figure underscores the substantial role of MSMEs in maintaining national economic resilience, making the success of digital transformation in this sector essential. Beyond their contribution to GDP, MSMEs also play a vital role in employment absorption and economic stability amid global economic fluctuations. However, this significant contribution necessitates continuous innovation and adaptation to technological developments to remain competitive. Most MSMEs in Indonesia operate within traditional trading systems centered around people's markets. Consequently, digital transformation targeting MSMEs cannot be separated from the dynamics of traditional markets. Traditional markets play a crucial role not only as centers of goods distribution but also as spaces for social interaction. Specifically, traditional markets serve three main functions: economic, social, and cultural. One of the strategically important traditional markets is the Among Tani Central Market in Batu City. This market functions as a major trading hub for agricultural products, food commodities, and necessities. Due to its strategic location in an agropolitan area, the Among Tani Central Market plays a vital role in distributing agricultural products from Batu City to surrounding regions. Moreover, the market provides livelihoods for thousands of small-scale traders, making its sustainability significant not only to local economic interests but also to the social stability of the Batu City community.

Currently, traditional markets face major challenges, including competition from e-commerce platforms, shifts in consumer consumption patterns, and the COVID-19 pandemic, which accelerated technology adoption across economic sectors (Riswanto et al., 2024). Digital technological advancements have driven changes in consumer behavior that prioritize speed, convenience, and flexibility in shopping. As a result, traditional markets must adapt to remain relevant and attractive. In response to these challenges, the government and Bank Indonesia have promoted the digitalization of traditional markets by implementing non-cash payment systems such as QRIS. In Batu City, the digitalization of the Among Tani Central Market has been supported by the provision of digital infrastructure, collaboration with Bank Jatim, and educational initiatives for traders regarding digital transactions. These policies aim to enhance transaction efficiency and strengthen the competitiveness of traditional markets. The implementation of digitalization at the Among Tani Central Market has generated varied responses among traders. Some traders have embraced digitalization due to the perceived convenience and transaction efficiency. In contrast, others continue to resist due to limited digital literacy, concerns about transaction costs, and network connectivity issues. These differing responses indicate that the success of digitalization depends not only on technological availability but also on human resource readiness and environmental support.

Therefore, this study aims to examine how digitalization is implemented among traders at the Among Tani Central Market in Batu City and to explore its effectiveness in supporting traders' productivity. Specifically, the study investigates the forms of digital technology adopted by traders, the perceived benefits and changes in business practices resulting from digitalization, the factors influencing technology acceptance, and the barriers encountered during implementation. The study also examines the role of market management and local government in creating the supporting conditions required for sustainable digitalization. By focusing on traders' experiences and the broader market ecosystem, this study provides empirical evidence on the implementation of digitalization in traditional markets. It offers practical implications for developing more sustainable digitalization strategies, particularly by improving digital literacy, infrastructure, and continuous institutional support.

THEORETICAL FRAMEWORK AND HYPOTHESES

Digitalization of Traditional Markets

The digitalization of traditional markets refers to the utilization of digital technologies in trading activities, such as non-cash payment systems, transaction recording, and communication between traders and consumers. Digitalization has emerged as a response to changes in consumer behavior that increasingly prioritize speed, convenience, and efficiency in transactions (Afiah et al., 2022). In the context of traditional markets, digitalization is expected to help maintain market relevance amid competition from modern retail and online-based commerce. Several studies indicate that adopting digital technologies in traditional markets can improve transaction efficiency and expand business opportunities for traders (Indah et al., 2024).

However, the digitalization process does not always operate optimally due to persistent limitations in digital literacy, entrenched cash-based transaction habits, and resistance among traders toward changes in trading systems (Oktaviani, 2024). This condition suggests that digitalization in traditional markets is not merely a technological issue but is also closely related to traders' social and cultural readiness.

Effectiveness of Digitalization Implementation

The effectiveness of digitalization implementation refers to the extent to which the adoption of digital technologies achieves its intended objectives, particularly in enhancing traders' productivity. Program effectiveness can be assessed through the achievement of objectives, the implementation process, and the tangible benefits perceived by target groups (Mahsun, 2006). Within the framework of public policy, implementation is considered effective when policies are executed in accordance with field conditions and generate positive impacts for economic actors. The success of policy implementation is strongly influenced by clarity of objectives, availability of resources, and support from the social and economic environment (Van Meter & Van Horn, 1975). Without adequate infrastructure and ongoing support, digitalization initiatives may fail to deliver meaningful benefits to traditional market traders, even when such policies are formally introduced.

Technology Acceptance among Market Traders

Traders' acceptance of digital technology is a critical factor in the success of traditional market digitalization. The Unified Theory of Acceptance and Use of Technology (UTAUT) explains that technology adoption is influenced by perceived usefulness, perceived ease of use, social influence, and facilitating conditions (Venkatesh et al., 2003). Traders are more likely to adopt digital technologies when they perceive direct benefits, such as faster, safer, and more practical transactions. Conversely, traders with limited digital literacy often experience difficulties in operating digital systems, leading to hesitation or resistance toward technology adoption (Oktaviani, 2024). This indicates that technology acceptance in traditional markets is strongly shaped by traders' experiences and backgrounds, as well as by the level of support provided by market management and local government authorities.

Digitalization and Traders' Productivity

Traders' productivity is associated with their ability to manage business activities efficiently to generate optimal output. Productivity is not solely reflected in increased income, but also in time efficiency, transaction smoothness, and ease of business management (Sumanth, 1984). Several studies demonstrate that the use of non-cash payment systems can accelerate transaction processing and encourage higher purchase frequency among consumers, thereby indirectly improving traders' productivity (Lu & Pauwels, 2024). Furthermore, digitalization can help traders maintain more systematic transaction records and manage their businesses more effectively (Indah et al., 2024).

Nevertheless, the impact of digitalization on productivity is not uniformly experienced by all traditional market traders due to variations in readiness and environmental support. Therefore,

examining the effectiveness of digitalization implementation is essential for understanding how digital technologies genuinely enhance the productivity of traditional market traders.

METHODS

The research informants consisted of [number] traders, [number] market management representatives, and [number] other relevant stakeholders. The trader informants were selected based on the following criteria: (1) having operated at the Among Tani Central Market for more than five years; (2) being directly involved in daily trading activities; and (3) having experience using digital technologies such as QRIS, social media, online marketplaces, or online delivery applications, as well as traders who continued to rely primarily on conventional transaction methods. Market management representatives and other stakeholders were selected for their involvement in planning, implementing, facilitating, or supervising market digitalization. Informants were selected using purposive sampling to ensure that the participants had direct and relevant experience with the phenomenon under investigation. Data were collected through semi-structured in-depth interviews, direct observation, and documentation. The semi-structured interview guide was developed based on the research objectives and focused on four main areas: (1) the forms and intensity of digital technology use among traders; (2) perceived changes in transaction efficiency, business management, customer reach, and income or productivity following digital technology adoption; (3) factors influencing traders' acceptance and continued use of digital technologies, including perceived usefulness, ease of use, social influence, and facilitating conditions; and (4) barriers to digitalization and the forms of support provided by market management and local government. The interview questions were designed to allow informants to describe their experiences openly while maintaining consistency across interviews. Observations were conducted to examine the actual use of digital technologies in trading activities, while documentation included relevant market records, policy documents, digitalization programs, and other supporting materials.

The primary data consisted of information obtained directly from traders, market management, and relevant stakeholders through interviews and observations. Secondary data were obtained from scientific publications, policy documents, institutional records, and other relevant documents concerning digitalization and traditional market development. Data collection was conducted until the information obtained was considered sufficiently rich to address the research objectives and no substantial new themes emerged from subsequent interviews. Data analysis followed the qualitative data analysis process of Miles, Huberman, and Saldaña, consisting of data condensation, data display, and conclusion drawing/verification. First, data condensation was conducted by transcribing the interviews, selecting relevant statements, coding the data, and grouping the information into themes related to digitalization adoption, technology acceptance, productivity, barriers, and institutional support. Second, the condensed data were displayed in thematic matrices and descriptive narratives to identify patterns, similarities, differences, and relationships among informants. Third, conclusions were drawn by interpreting the emerging patterns and continuously verifying them against the interview data, observations, and documentary evidence.

The validity of the findings was established through triangulation. Source triangulation was conducted by comparing information obtained from traders, market management, and other relevant stakeholders. Method triangulation was conducted by comparing findings from interviews, observations, and documentation. The comparison of these sources and methods was used to identify consistencies and discrepancies and to strengthen the credibility and dependability of the findings. Accordingly, the study addressed the following research questions: (1) How is digital technology implemented and utilized by traders at the Among Tani Central Market? (2) How do traders perceive the contribution of digitalization to transaction efficiency, business management, customer reach, and productivity? (3) What factors influence traders' acceptance and use of digital technologies?

and (4) What barriers and forms of institutional support influence the effectiveness and sustainability of digitalization at the market?

RESULTS AND DISCUSSION

Digitalization Implementation at the Among Tani Central Market

The implementation of digitalization at the Among Tani Central Market in Batu City has been gradual and uneven. The digitalization process in traditional markets is influenced by socio-economic dynamics, traders' readiness, and changes in consumer behavior in the digital economy era. Unlike the formal sector, which generally adopts technology through structured planning, digitalization in traditional markets evolves organically through adaptive processes shaped by traders' needs and external consumer pressures. These findings are consistent with Nugrahini et al. (2023), who argue that technology adoption among traditional market traders cannot occur uniformly due to differences in adaptive capacity and digital literacy levels. Therefore, market digitalization should not be understood merely as a technical process but rather as a social process shaped by interactions among traders, consumers, and market management policies.

The most dominant form of digitalization at the Among Tani Central Market is the use of QRIS as a non-cash payment system. Most trader informants have adopted and actively used QRIS in daily transactions. QRIS is perceived as easy to use and provides immediate benefits, including faster transactions and greater customer convenience. This finding supports Pangestika et al. (2025), who reported that QRIS has the highest level of acceptance among market traders due to its ease of use and tangible benefits. Similarly, Permana and Aryowiloto (2024) found that digital payment systems, such as QRIS, enhance transaction efficiency and support the growth of micro, small, and medium enterprises (MSMEs). In addition to digital payments, digitalization is reflected in the use of social media as a promotional and communication tool. Traders use platforms such as WhatsApp, Facebook, Instagram, and TikTok to showcase products, share price information, accept orders, and build customer relationships. WhatsApp is the most widely used platform due to its simplicity, personal nature, and ease of operation. The use of WhatsApp status features as digital storefronts illustrates that digitalization in traditional markets does not necessarily require complex platforms, but can emerge from technologies already familiar to traders.

The use of online marketplaces such as Shopee and Tokopedia has also begun to develop, although adoption remains limited. Marketplaces are generally used by traders selling relatively durable, easily shipped products, such as electronics, packaged foods, and clothing. However, this study also finds that some traders dealing in fresh products, such as poultry and vegetables, have begun experimenting with marketplaces to expand their reach. Marketplace utilization enables traders to reach consumers beyond Batu City and broaden their market reach, which previously relied solely on face-to-face transactions. Marketplace adoption remains uneven due to its greater complexity than QRIS and social media. Traders must manage product catalogs, understand logistics systems, and comply with more structured digital transaction procedures. This condition indicates a layered pattern of digital technology adoption in traditional markets, where simpler technologies oriented toward immediate needs tend to be adopted more rapidly. The pattern of digital technology adoption at the Among Tani Central Market can be explained using the Unified Theory of Acceptance and Use of Technology (UTAUT) framework developed by Venkatesh et al. (2003). Performance expectancy emerges as the primary factor driving adoption, as traders believe that QRIS, social media, and marketplaces can improve business performance through faster transactions, increased sales, and broader market access. These findings align with Akhyar (2023), who found that perceived benefits significantly influence business actors' decisions to adopt QRIS, and with Laksono and Darma (2024), who reported that performance expectancy encourages the use of digital platforms to enhance sales performance.

Effort expectancy also affects adoption levels. QRIS is perceived as easy to use and requires minimal learning, resulting in relatively high adoption rates. In contrast, marketplaces and digital content creation demand additional skills that not all traders possess. Social influence further contributes to the digitalization process, as encouragement from consumers and peer influence among traders play an important role in decisions to adopt digital technologies. In terms of facilitating conditions, the implementation of digitalization at the Among Tani Central Market still largely depends on individual traders' initiatives. Institutional support and digital infrastructure have not been fully optimized, leading to uneven adoption. This finding is consistent with Jaime et al. (2024), who emphasize that MSMEs' technology adoption is determined not only by technology availability, but also by the readiness of the supporting ecosystem, including institutional support, social networks, and the business environment.

The Impact of Digital Technology Use on Changes in Traders' Income

The use of digital technology at the Among Tani Central Market in Batu City generally has a positive impact on changes in traders' income. However, the magnitude of this impact is not experienced evenly among all traders. Variations in impact are influenced by the type of business, the level of digital technology use, consumer characteristics, economic conditions, and the market environment. Digital technology functions as a supporting factor that facilitates business activities rather than as a single determinant that automatically increases income. Most traders stated that the utilization of digital technologies such as QRIS, social media, marketplaces, and online delivery service applications has contributed to gradual increases in income. These improvements occur through greater transaction convenience, an increase in the number of customers, and expanded access to markets beyond conventional buyers. This finding is consistent with Akhyar (2023), who notes that the use of QRIS improves transaction efficiency and reduces payment barriers, and with Nugroho (2024), who emphasizes that digital technology positively affects MSMEs' income when supported by adequate business management capabilities.

Non-cash payment systems represent the most tangible aspect of digitalization for both traders and consumers. The convenience offered by QRIS enhances customer comfort, particularly among younger consumers and tourists, thereby helping traders retain customers and reduce potential sales losses. In addition, the use of social media and online ordering applications expands market reach, encouraging a shift in traders' marketing strategies from purely local to broader, more proactive approaches. These findings support Ayem et al. (2024), who argue that digital technology adoption creates opportunities for increased MSME income, although its effectiveness largely depends on entrepreneurs' readiness and market conditions. This study also finds that digitalization does not always lead to significant increases in income. Weak market conditions, declining consumer purchasing power, and seasonal factors remain constraints affecting traders' earnings. Therefore, the impact of digital technology use on traders' income is heterogeneous. For traders who can actively leverage technology in line with their business characteristics, digitalization contributes to income growth and stability. Conversely, for other traders, digital technology primarily serves to sustain business continuity and expand market reach. The successful digitalization of traditional markets is a medium- to long-term process that requires continuous policy support and sustained improvements in digital literacy.

The Role of Digitalization in Enhancing Traders' Productivity

The use of digital technology at the Among Tani Central Market in Batu City improves traders' productivity, particularly through time efficiency, smoother transaction processes, easier business record-keeping, and expanded customer networks. In this study, productivity is reflected not only in increased sales but also in traders' ability to manage business activities more effectively, systematically, and responsively to consumer needs. Digitalization encourages a shift in traders' work patterns from manual processes to faster, more organized operational systems. This finding is consistent with Saroyo (2023), who argues that the use of e-commerce and digital systems can enhance the efficiency of MSMEs' working time by reducing non-productive activities, such as

manual record-keeping and cash-based transactions. Furthermore, the convenience of digital transaction records supports higher productivity by enabling more accurate and structured monitoring of cash flows and transaction volumes (Agnesia et al., 2022). With improved record-keeping, traders have a stronger informational basis for managing and planning their businesses. From a marketing perspective, the use of social media and digital content plays an important role in increasing traders' visibility and competitiveness. Digital promotion allows product information to be stored and disseminated over a longer period, thereby maintaining its ability to attract consumers even without intensive daily promotion. This is in line with Saputra et al. (2023), who emphasize that digital marketing serves as an effective communication and promotional tool for expanding MSMEs' market reach at relatively low cost.

In addition, the integration of digital systems with buyers and delivery service platforms indicates that traders' productivity is embedded within an interconnected digital ecosystem. Joseph et al. (2020) state that integrating social media, digital payment systems, and delivery services can enhance small-business performance by enabling faster coordination and reducing errors in ordering and distribution processes. These findings confirm that digitalization not only accelerates traders' work processes but also improves the overall efficiency of the business value chain. Thus, digitalization is a crucial instrument for enhancing the productivity of traditional market traders, provided it is supported by adequate digital literacy, managerial readiness, and infrastructure

Barriers to Digitalization and Support from the Government and Market Management

The implementation of digitalization at the Among Tani Central Market in Batu City continues to face various challenges, particularly related to infrastructure limitations and human resource readiness. The primary obstacle traders face is unstable internet connectivity, along with limited supporting facilities such as market Wi-Fi, which has not yet functioned optimally and offers limited coverage. These conditions often disrupt digital transactions and prevent digital technologies from being utilized to their full potential. This finding underscores that the success of digitalization in traditional markets depends not only on traders' readiness but also strongly on the quality of the available basic infrastructure, as emphasized by Nugrahini et al. (2023). In addition to infrastructure constraints, limited digital literacy among traders constitutes a significant barrier. Factors such as age, educational background, and limited experience with digital technologies can cause some traders to have difficulty using QRIS, social media, and other digital platforms. This finding is consistent with Wulandari et al. (2025), who argue that human resource readiness is a key determinant of successful digitalization among MSMEs. Moreover, digitalization introduces new challenges in trader-consumer interactions, particularly in online transactions that require more adaptive digital communication skills and service management (Saputra et al., 2023).

Another obstacle identified in this study relates to the ecosystem of online delivery services. The presence of local motorcycle taxi bases, parking fees, and the market's large physical area hinder the smooth operation of online couriers, leading to some digital orders being processed inefficiently. This condition indicates that the success of MSMEs digitalization is highly dependent on the integration of all actors within the digital ecosystem, including distribution partners and market management (Jaime et al., 2024). This study also finds that government and market management support for digitalization remains limited and lacks continuity. The provision of market Wi-Fi represents the most tangible form of support perceived by traders; however, its effectiveness is low due to frequent technical disruptions. This finding aligns with Febrinda and Ningsih (2022), who note that inadequate digital infrastructure can hinder the effectiveness of non-cash payment systems in traditional markets. Support in the form of digital training and assistance is also still minimal. Initial socialization of QRIS usage has not been followed by structured, continuous training, causing many traders, particularly older ones, to struggle to optimize digital technologies. Maharani and Nurabiah (2024) emphasize that sustained mentoring is essential for MSMEs to utilize digital technologies productively. Traders also perceive that digitalization would be more effective if accompanied by efforts to revitalize market activity and increase visitor numbers.

Overall, digitalization at the Among Tani Central Market is a complex and gradual process. Its success is determined not only by traders' adoption of technology but also by the government's and market management's commitment to developing a supportive digital ecosystem through adequate infrastructure, continuous training, effective communication, and integrated market development strategies.

CONCLUSION

The findings indicate that digitalization at the Among Tani Central Market in Batu City has generally improved traders' productivity through greater transaction time efficiency, payment convenience, smoother business operations, and broader customer reach. However, these benefits have not been experienced uniformly by all traders. Differences in digital literacy, technology acceptance, business characteristics, internet connectivity, and access to institutional support influence the extent to which traders can use digital technologies productively. Therefore, digitalization should be understood not merely as the introduction of digital tools, but as a gradual process that requires alignment between technological availability, trader capabilities, and the supporting market ecosystem. The study contributes empirically to understanding digitalization in traditional markets by demonstrating how multiple forms of digital technology are adopted in response to traders' immediate business needs and readiness levels. QRIS and social media tend to be more readily adopted because they are relatively simple and provide immediate benefits, whereas online marketplaces require greater technical, managerial, and logistical capabilities. The findings further indicate that the effectiveness of digitalization is closely associated with the facilitating conditions surrounding traders, including internet infrastructure, market management, digital assistance, and the availability of supporting services. This extends the understanding of technology acceptance in traditional markets by showing that individual willingness to adopt technology must be accompanied by an enabling institutional and infrastructural environment.

From a practical and policy perspective, market management and local government should move beyond one-time digitalization initiatives toward a continuous support system. Priority should be given to improving the reliability and coverage of market Wi-Fi, providing periodic hands-on digital literacy training, and establishing ongoing assistance for traders who experience difficulties in using QRIS, social media, marketplaces, and online delivery services. Digital training should also be differentiated according to traders' levels of digital readiness rather than delivered as a uniform program. In addition, coordination among market management, local government, financial service providers, and digital delivery partners is needed to ensure that digital transactions, promotion, ordering, and distribution can operate as an integrated ecosystem. This study has several limitations. First, the research was conducted at a single traditional market, so the findings should not be generalized directly to all traditional markets. Second, the qualitative design provides an in-depth understanding of traders' experiences but does not quantify the magnitude of the relationship between digitalization and productivity. Third, the findings reflect the conditions and experiences of informants during the research period and may therefore be influenced by changes in market conditions, consumer behavior, and digital technology adoption over time.

Future research should address these limitations by conducting comparative studies across traditional markets with different levels of digitalization and infrastructure readiness. Quantitative or mixed-methods research could also be conducted to examine the relationship between specific forms of digital technology adoption and measurable indicators of trader productivity, such as transaction time, transaction volume, customer reach, sales, and income. Further research could also examine the effectiveness of different digital literacy and mentoring models to identify support mechanisms that can strengthen the sustainability of digitalization among traditional market traders.

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