

DIGITAL HELP FOR SMALL TRADERS



NATION 

Saturday, 21 Nov 2020



Tan (right) and Digital Perak CEO Meor Rezal Fitri Meor Redwan (left) at the MOA signing ceremony on Oct 9 which was witnessed by Perak Mentri Besar Datuk Seri Ahmad Faizal Azumu (centre).

SMALL traders, apart from growing local economies in their communities, form an integral part of our nation's identity.

Across the country, the strain on society and the economy today has placed many of these traders at risk of losing their livelihood.

These neighbourhood businesses, accustomed to physical cash sales, are barely staying afloat.

To protect this uniqueness of Malaysia, it is important that we ensure small traders survive difficult times like these.

Birth of virtual hawkers

Perak-born mini market owner Puan Nasriah is a single mother who is struggling to feed her family of eight.

Like many small merchants, transitioning her business onto digital and cashless marketplaces is not natural for her, but she realises urgent changes are needed.

Small businesses typically transact and serve a set of familiar customers within local communities.

These communities generally remain loyal to their favourite traders even in the midst of an economic crisis.



'To ensure business continuity, the availability of cash flow is critical to these small traders,' said Tan.

However, lockdowns are catastrophic for them. Living hand-to-mouth, they desperately need a new channel to reach out to repeat customers.

Some traders with younger, tech-savvy children are able to set-up their stalls online and enable delivery systems.

Puan Nasriah however, was at a loss until the government came to her rescue with a new government-funded programme called Smart Niaga @Perak.

Digital Perak Corporation Holdings is the governing body driving the state's digitalisation programme.

Together with KiplePay, they worked tirelessly to move small sellers and traders towards a cashless community, via Smart Niaga @Perak.

With over 75,000 SMEs registered in Perak, the marketplace coupled with government bulletins and partners like Gabungan Persatuan-Persatuan Penjaja dan Peniaga Kecil Melayu Malaysia (GPPPKMM) were effective in reaching traders, including Puan Nasriah.

Sharing her concern, Puan Nasriah said: “We are simple traders with no computer and technology knowledge, let alone online business. So, it was a relief when the Government showed us how to move to this new world.”

The Smart Niaga @Perak programme and KiplePay provided her with a simple three-step formula to solve her problems:

2. Receive payment instantly: A straightforward mechanism for her to engage with customers, and enable payment.

3. Low-cost transport: Easy and low-cost delivery options for her to transport goods to customers.

These steps appear simple, but the work that goes behind the scenes to make it all possible takes patience and a lot of ground work.

“Registering merchants typically takes a large amount of paperwork and processes, and we have made the onboarding process as painless as possible. We created the KiplePay merchant platform that works on basic Android devices so that merchants like Puan Nasriah can register quickly and get online in five working days,” said KiplePay CEO Kay Tan.

Easy-to-use portal

To facilitate everyday communications, KiplePay created an easy-to-use portal that allows traders to take product pictures, write matching descriptions and determine a fair price to get them started on generating sales in the shortest time possible.

“We understand that customer relationship is important to these neighbourhood businesses, so with Smart Niaga @Perak, we encourage traders to include several communication options such as their phone and WhatsApp as well as social media accounts,” said Tan.

Simple video guides and local support are provided to ensure that merchants get the help they need for interpersonal guidance and they can also reach out to designated Digital Perak representatives for assistance.

Receiving the fullest backing made all the difference to Puan Nasriah as she embarked on her digital journey.

For those entering an online platform without a “warm-up” period like Puan Nasriah, setting up a virtual storefront may be daunting, but once again KiplePay made it easy and Puan Nasriah very quickly set up shop within the 20 categories offered on Smart Niaga @Perak – groceries, clothing and accessories, beauty and health products, food and drink, car accessories and more.



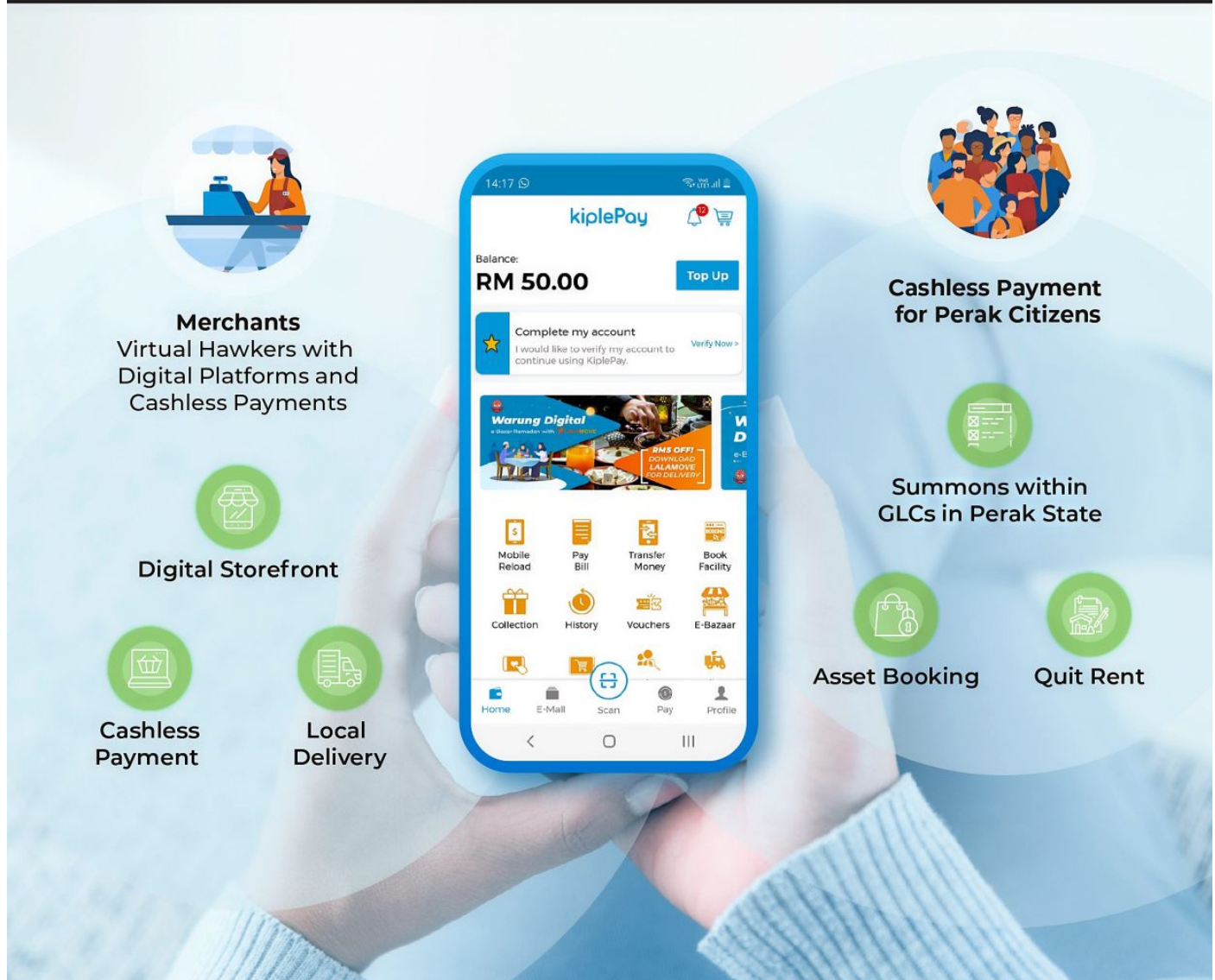
KiplePay also offers customers and traders on Smart Niaga @Perak the convenience and flexibility of choosing from the numerous ewallet payment options available to make transactions, with further cashless payments allowed in physical stores using QR codes.

“To ensure business continuity, the availability of cash flow is critical to these small traders. Our solution provides a short settlement period of two business days from transaction,” Tan added.

Traders can also easily access detailed transaction records via the app and view statements, reports and transaction history through the merchant portal.

Puan Nasriah also found that for delivery, she could turn to Warong Rider, a nationwide delivery platform that also services rural areas and ensures wider movement of products from parcels and food to medicine across state borders.

“Warong Rider is here to complement the growing number of ecommerce platforms and in these dire times it is providing income opportunities to many with the assurance of fast payments with the KiplePay ewallet,” said Tan when explaining the payment system setup with GPPPKMM for Warong Rider, a project that is run together with the Entrepreneurial Development and Cooperatives Ministry and SME Corp.



The Smart Niaga @Perak and Warong Rider projects are already off to a strong start, with many traders like Puan Nasriah coming on board.

These days, the 40-year-old can be seen taking delivery orders on her mobile phone via WhatsApp from as far as Kuala Lumpur.

She is now happy to even help less tech-savvy friends take photos and market their food and delivery options online.

Puan Nasriah has proven that age is not a barrier in doing business online.

Disbursing funds

While these two programmes are new initiatives, KiplePay itself is no stranger to many Perakians as it has been assisting the state government in the disbursement of welfare funds to needy families since early 2019.

Card users can then make cashless purchases at the many registered stores and clinics in the state, a need that has increased in the last few months as more people find themselves struggling to make ends meet.

“The KiplePay solution ensures that these families are getting the financial aid they desperately need on time, every month and it also allows the Government to track how and where the money is being spent.

“This in turn gives the Government insights on spending patterns and helps them make projections on expanding these programmes and reaching more well-deserving families,” said Tan.

To further support this programme, KiplePay helped develop a portal, with features for checking eligibility, application for aid, tracking application status and delivery of prepaid cards. The site also lists all participating stores and clinics.

Apart from Perak Prihatin, KiplePay powers a similar programme in Selangor for Kasih Ibu Smart Selangor (KISS), which is assisting the growing number of single mothers in the B40 segment with a RM200 monthly aid for purchasing groceries and household goods.

Meanwhile in Kedah, there is Kasih Ibu Darul Aman (KIDA) which offers eligible recipients RM250 monthly for groceries and RM500 annually for medical expenses.

There are many government-funded programmes being initiated across Malaysia to speed up citizens’ adoption of digitisation in these times of physical distancing and movement controls, and Perak continues to press forward with new solutions.

The most recent initiative by Digital Perak, following the successful implementation of its marketplace, is its online service with various municipalities that allows people to pay their quit rent, summonses, and asset bookings, among others, using the KipleBiz Unified platform.

In the months to come, Kiple will roll out several other public programmes all designed to connect governments with their people, and assist more Malaysians weather the challenges lying ahead.

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