

# CASHLESS SOLUTION FOR MERCHANTS

Digital payment platform help merchants find new business online

SMALL merchants and entrepreneurs all over the country have been embracing the new normal with life-improving digital innovations.

Using Green Packet and Kiple solutions, these enterprises across all industries are transitioning their businesses from offline to online – saving time, resources and capital through a single unified payment platform.

In the process, they are creating a powerful cashless and contactless digital ecosystem.

## Social media surge

Seeing many of his fellow hawkers shutting down business during the pandemic was hard and emotionally taxing for Azman Ismail, a third-generation hawker store owner in Selangor.

Going digital was something he has always heard about and thought he would eventually transition to, but the pandemic accelerated his plans.

“The use of social media such as Facebook, Instagram and WhatsApp for online selling is a growing trend among the hawker and small merchant community,” said Azman, as he contemplated making the switch to a digital and remote platform.

Many small businesses and enterprises that were operating offline were hit hard during these tough times.

However, these businesses are fighting back and showing resilience by transitioning to digital at a rapid pace.

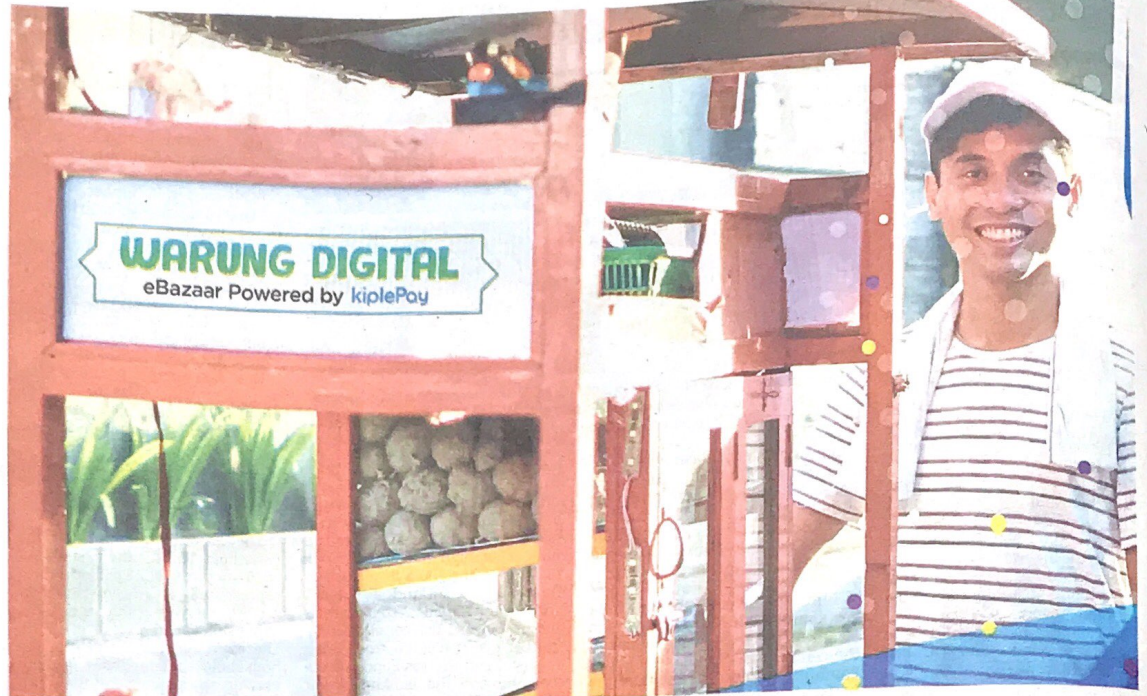
WhatsApp experienced the greatest spike in usage as people looked to stay connected with one another.

Overall, WhatsApp saw a 40% increase in usage during the early phase of the pandemic.

A lot of the increase in usage can be linked to the contribution of small merchants who started to sell and communicate with customers online.

Azman recalled a story of how his cousin who also had to adapt by going digital, when it was announced that Ramadan bazaars would be cancelled due to the pandemic.

Azman's cousin in Perak is just one of the many small merchants who depend on the bazaars to



Ramadan bazaars have gone digital, with KiplePay solution that enables cashless and contactless transactions.

make a living.

However, many of these merchants also showed warrior-like resilience when they took to online selling, listing Raya cookies and snacks, baju Raya and home decoration items on their social media accounts.

Thousands of stories similar to Azman and his cousin have led to a rise in demand for payment service providers (PSPs) and other financial institutions to support social media payments, as the Covid-19 lockdown forced the future of shopping to arrive almost immediately.

## Thriving with digital

Although the use of social media platforms to sell products is popu-

lar, it does come with a lot of headaches for merchants – from the lack of orderly organisation and the constant need for communication between customers, to the lack of payment mobility.

Like Azman, many merchants who went digital through social platform selling during the MCO and CMCO phases constantly found themselves needing to confirm orders on multiple chats, all at once, and accept payments through direct bank deposits.

Their days were spent confirming orders on WhatsApp and Facebook chats and sending out payment receipts from direct deposits, to cooking the food, sending photos of orders ready to be shipped, and finally, scheduling deliveries.

It was a long and tiresome process, Azman shared with a sigh.

Doing business online without a website does not have to be such a tiresome process, though.

You can now let your customers know you are open and take orders via social media platforms with a one-click payment solution, Azman said.

“I do not have a large amount of capital and am unable to create a website like many other established sellers and brands.

“Instead, I took the time to study what my customers really wanted and focused on meeting their needs such as paying with many different methods like e-wallets and debit cards, while they are at home,” said Azman, after he was on-boarded with KiplePay solutions.

Today, Azman and his fellow hawkers have peace of mind, and are accepting orders and payments via WhatsApp, Facebook and other applications.

Now that he is boarded with Green Packet and KiplePay solutions, Azman lets his customers know that he is open for business and takes orders via his social media channels.

To go cashless, he creates and shares his payment link. He gets paid via FPX bank transfer or credit/debit card or e-wallets.

Once payment has been made, he is notified immediately. He then starts packing the order for delivery or pick-up.

For more details go to <https://digitalwarriors.greenpacket.com>