

ABSTRAK

Perkembangan *e-commerce* dan digitalisasi perdagangan telah membawa perubahan signifikan terhadap pola transaksi masyarakat yang berdampak langsung pada keberlangsungan pedagang toko offline dan UMKM tradisional. Di Kota Banjar, transformasi digital tersebut belum sepenuhnya diimbangi dengan kesiapan pelaku usaha, sehingga menimbulkan berbagai permasalahan seperti rendahnya literasi digital, keterbatasan akses teknologi, serta menurunnya daya saing pedagang konvensional. Kondisi ini menuntut peran strategis pemerintah daerah dalam merumuskan dan mengimplementasikan kebijakan yang adaptif dan inklusif.

Penelitian ini bertujuan untuk menganalisis implementasi kebijakan Program Pasar Cerdas melalui Dinas Koperasi, Usaha Kecil Menengah, dan Perdagangan (KUKMP) Kota Banjar dalam menghadapi tantangan digitalisasi perdagangan di era *e-commerce*. Penelitian ini menggunakan metode kualitatif dengan pendekatan deskriptif-analitis. Teknik pengumpulan data dilakukan melalui wawancara mendalam, observasi, dan studi dokumentasi dengan informan yang meliputi pejabat Dinas KUKMP, pedagang pasar tradisional, dan pelaku UMKM. Analisis data menggunakan model interaktif Miles dan Huberman yang meliputi kondensasi data, penyajian data, serta penarikan kesimpulan/verifikasi.

Dalam penelitian ini menggunakan teori implementasi kebijakan George C. Edward III yang menekankan empat variabel utama, yaitu komunikasi, sumber daya, disposisi, dan struktur birokrasi sebagai faktor penentu keberhasilan implementasi kebijakan. Hasil penelitian menunjukkan bahwa implementasi kebijakan digitalisasi perdagangan telah dilakukan melalui berbagai program seperti pelatihan digital marketing, fasilitasi legalitas usaha, penerapan sistem pembayaran digital, serta inovasi Program Pasar Cerdas.

Namun demikian, implementasi kebijakan tersebut belum berjalan optimal. Berdasarkan analisis menggunakan teori Edward III, kendala utama terletak pada: (1) komunikasi kebijakan yang belum efektif sehingga sosialisasi program belum merata; (2) keterbatasan sumber daya, baik dari sisi anggaran, SDM, maupun infrastruktur digital; (3) disposisi atau sikap pelaku usaha yang masih rendah dalam menerima perubahan teknologi; serta (4) struktur birokrasi dan koordinasi yang belum sepenuhnya mendukung pelaksanaan program secara berkelanjutan. Selain itu, ketimpangan tingkat kesiapan antar pelaku usaha turut memengaruhi efektivitas implementasi kebijakan.

Kata kunci: Implementasi Kebijakan, Digitalisasi Perdagangan, Pasar Cerdas, UMKM, *E-Commerce*.

ABSTRACT

The rapid development of *e-commerce* and trade digitalization has significantly transformed transaction patterns in society, directly affecting the sustainability of offline retail traders and traditional Micro, Small, and Medium Enterprises (MSMEs). In Banjar City, this digital transformation has not been fully matched by the readiness of business actors, resulting in various challenges such as low digital literacy, limited access to technology, and declining competitiveness of conventional traders. These conditions highlight the need for a strategic role of local government in formulating and implementing adaptive and inclusive policies.

This study aims to analyze the implementation of the Smart Market Program policy by the Department of Cooperatives, Micro, Small, and Medium Enterprises, and Trade (KUKMP) of Banjar City in addressing the challenges of trade digitalization in the e-commerce era. This research employs a qualitative method with a descriptive-analytical approach. Data collection techniques include in-depth interviews, field observations, and documentation studies, involving informants from KUKMP officials, traditional market traders, and MSME actors. Data analysis is conducted using the interactive model of Miles and Huberman, which consists of data condensation, data display, and conclusion drawing/verification.

The analytical framework of this study is based on the policy implementation theory of George C. Edward III, which emphasizes four key variables: communication, resources, disposition, and bureaucratic structure as determinants of successful policy implementation. The findings indicate that the implementation of trade digitalization policies has been carried out through various programs, such as digital marketing training, business legality facilitation, digital payment systems, and the Smart Market Program initiative.

However, the implementation of these policies has not yet been optimal. Based on Edward III's framework, the main constraints include: (1) ineffective policy communication, resulting in uneven dissemination of programs; (2) limited resources, including budget, human resources, and digital infrastructure; (3) low disposition or resistance among business actors toward adopting digital technology; and (4) bureaucratic structure and coordination that have not fully supported sustainable program implementation. In addition, disparities in the readiness levels among business actors further affect the effectiveness of policy implementation. Therefore, strengthening policy implementation strategies that are more integrated, sustainable, and tailored to the needs of local business actors is essential to ensure inclusive digital transformation and enhance the competitiveness of offline traders in Banjar City.

Keywords: Policy Implementation, Trade Digitalization, Smart Market, MSMEs, *E-Commerce*