

Communication Management for the UGJ Tancap Qris Event Regarding Literacy in Digital Payment Systems

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Abstract: *The development of digital payment systems using the Indonesian Standard Quick Response Code (QRIS) calls for improved digital literacy, particularly among college students. One of the efforts undertaken is through event-based outreach activities, such as the UGJ TANCAP QRIS event organized by the Indonesian New Generation (GENBI) chapter at Swadaya Gunung Jati University (UGJ) in Cirebon. This study aims to analyze the application of communication management in organizing the event and its impact on improving students' digital payment system literacy. This study uses a qualitative approach with a descriptive mode. Data were collected through in-depth interviews with GENBI executives, the organizing committee, and event participants, as well as supporting documentation. Data analysis was conducted using thematic analysis. The results indicate that communication management in the UGJ TANCAP QRIS event was implemented through four main stages: planning, organizing, execution, and evaluation of communication. Clear message planning, an organized communication structure, a communicative and interactive communication style, and post-event evaluation positively contributed to the effectiveness of information delivery. The research findings also indicate an increase in students' understanding and interest in the use of QRIS after participating in the activity. This study concludes that well-planned and coordinated communication management plays a crucial role in supporting the success of digital payment system outreach activities within the university environment.*

Keywords: *communication management; organizational communication; campus events; QRIS; digital payment literacy*

Introduction

The development of financial technology in Indonesia has driven the emergence of digital payment systems such as QRIS (Quick Response Code Indonesian Standard), which facilitates cross-platform financial transactions and plays a vital role in the transformation of the national payment system (Damayanti et al., 2025). The government, through Bank Indonesia (2023) continue to promote the digitization of payment systems, including in the education sector, to foster a financially literate society capable of conducting transactions efficiently. However, the implementation of QRIS in Indonesia still faces a number of challenges, such as the public's limited understanding of the use and benefits of QRIS (Rachman et al., 2024). In this context, improving digital financial literacy is a crucial aspect for supporting the effective implementation of digital payment systems among the public,

particularly students as a young generation that is adaptable to technology (Wasilah et al., 2024). through the “UGJ TANCAP QRIS” seminar organized by GENBI UGJ Cirebon at Swadaya Gunung Jati University. The event aims to enhance students’ understanding of digital financial literacy

However, in practice, the initiative still faces obstacles. First, many student activity units and organizations have not yet been reached regarding QRIS implementation due to limited communication and coordination with student organizations and student activity units. This has prevented us from meeting our target for the number of recipients of outreach and QRIS creation. Second, communication among GenBI committee members themselves is still suboptimal, so coordination and the dissemination of information regarding event preparations are not running at full capacity. Third, the level of member involvement in the activity preparation process is relatively low, indicating weak participation and internalization of roles within the organization. This situation indicates issues in the aspect of communication management during the planning and implementation of activities.

Communication management plays a vital role in determining the success of an organization or activity. According to Pace and Faules (2010), communication management is the process of planning, implementing, and evaluating communication activities so that organizational goals can be effectively achieved. In the scenario of the UGJ TANCAP QRIS event, improper communication may give rise to miscommunication, lack of accuracy in provision of information and poor coordination among the members of the committee Diwan (1999), defines Communication management as organized management of communication process in a manner such that the organizational goals are realized. Communication management is the management of the planning and organization, direction, and control of messages, media and interaction among people in an organization.

The theory provided by Parag Diwan was utilized in the framework of the UGJ TANCAP QRIS project to analyze the way the planning of outreach messages was organized at GenBI UGJ, the communication structure among members of the committee was established, the activities were coordinated, and the communication results were monitored.

The urgency of this study is that the management of communication effectively will be crucial in enhancing the performance of the team and the success of the implemented UGJ TANCAP QRIS initiative. A premeditated and organized communication can guarantee the unproblematic information flow, larger attendance of committee members and the best possible accomplishment of the objective promoting the digital financial literacy. It has been demonstrated by previous studies that the effectiveness of communication has a strong influence on the performance of an organization (Wulandari & Santosa, 2022), yet thus far the vast majority of research is on businesses or governmental organization, and there is little available on the topic of communication in campus organizing committees specifically in relation to the activities of financial technology outreach. The study, therefore, has a dual use- the first one, which is more practical in the sense that it assists GENBI UGJ Cirebon and Universitas Swadaya Gunung Jati to work more effectively and efficiently in terms of communication within its committee systems;

and the second, which is more academic since there is a gap in the literature about event communication management in the higher education environment.

Even though a lot of studies have been done on organizational communication, there is still a gap in research that will have to be bridged. The majority of the past studies were conducted on organizational communication in business sector, government or commercial event (Evelina, 2018). In the meantime, there are only a few studies that focus on communication management in campus organizing committees especially in terms of promoting digital payment systems Rahman & Hidayat (2021) emphasizes the importance of communication planning in event organizing, but has not yet explored its application to non-commercial teams such as student event committees. Therefore, this study aims to fill that gap by analyzing the application of communication management in the UGJ TANCAP QRIS event.

Based on the problem description above, this study formulates several research questions: how does the UGJ TANCAP QRIS organizing committee carry out the communication management process in the planning, implementation, and evaluation of activities; what factors influence the effectiveness of communication management within the UGJ TANCAP QRIS organizing committee; and how does communication management influence the success of the UGJ TANCAP QRIS event.

In line with the research question, the objective of this study is to conduct an in-depth analysis of the application of communication management in the organization of the UGJ TANCAP QRIS event based on the managerial functions of communication, which include planning, organizing, directing, and controlling. Additionally, this study aims to identify the supporting and inhibiting factors that influence the effectiveness of communication management within the organizing committee, both internal and external. This study also aims to analyze the impact of communication management on the success of the event as well as the enhancement of students' understanding and interest in using QRIS as part of the digital payment system.

In this study, Communication Management Theory by Diwan (1999) is positioned as the primary analytical framework because it explains the managerial communication process through planning, organizing, directing, and controlling communication activities within the committee structure. This theory is used to analyze how communication strategies were designed and implemented during the UGJ TANCAP QRIS event.

Meanwhile, Organizational Communication Theory by Katz & Kahn (2020) serves as a supporting theory to explain the patterns of interaction and communication flow among committee members and external stakeholders. The theory specifically supports the analysis of vertical communication between leaders and members, horizontal communication between divisions, and external communication with participants and institutional partners.

Therefore, the two theories have different analytical roles. Diwan's theory focuses on the managerial communication process, while Katz & Kahn's theory explains the organizational communication structure that supports coordination and interaction within the committee system.

Literature Review

The monetary authority, Bank Indonesia (BI), has the vital part in ensuring stability of the national financial system, and promoting digital transformation of the economy. Among the steps that were taken is the development of a payment system by giving consideration to the national standard of QR code, which is called the Quick Response Code Indonesian Standard (QRIS). BI seeks to develop a quick, simple, and effective cashless payment environment via QRIS to increase financial inclusion in Indonesia.

Some studies suggest that the successful execution of the QRIS depends on the success of communication and digital literacy programs aimed at the population and their understanding of it the most (Putrie & Rahman, 2022).). Thus, Bank Indonesia is not just concentrating on the creation of the digital financial environment, but also reinforcing the level of public education by leveraging the capacity of the Bank Indonesia basis through the scholarship program, so-called Generasi Baru Indonesia (GenBI).

Generasi Baru Indonesia (GenBI) is a community of Bank Indonesia scholarship college graduates that are change agents, frontliners, and future leaders in advancing the Bank Indonesia policy values, such as digital financial literacy. GenBI is identified as a strategic partner through the introduction and implementation of QRIS on students and MSMEs based on campus institutions in different universities. A tangible example of such an activity is the UGJ TANCAP QRIS event held in Universitas Swadaya Gunung Jati (UGJ) at Cirebon due to the organizer of the GenBI Chapter. It was organized in the form of a seminar and an outreach session to learn QRIS creation, which was aimed at Student Organizations (Ormawa), Student Activity Units (UKM), and campus-based SMEs. The vision was to increase the use of QRIS in the campus fraternity besides raising the awareness of the students regarding the digital transactions. GenBI Cirebon alone is a physical expression of the Bank Indonesia Social Program (PSBI), which focuses on cultivating the quality of the students as the future generation of the country with a few branches running in the Cirebon area among them the Universitas Swadaya Gunung Jati Branch.

Nonetheless, according to observations and activity reports, a number of problems have become apparent, including the inadequate coverage of the student body with their communication, inefficient coordination among the members of the GenBI, and low attendance of members to the process of preparing the activity. Such problems point to the difficulties of controlling the communication in the organization, both internal and external.

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This research utilized the theory of Parag Diwan to determine the internal and external communication in GenBI UGJ in the implementation process of the UGJ Tancap QRIS initiative Katz & Kahn (2020) suggest that organizational communication theory is the process to make sure that the social system inside an organization works efficiently. The processes of organizational communication are the vertical (superior-subordinate),

horizontal (peers), and external (organization outside) communication. Without the optimal communication in any field among these fields, there will be distortion of information and thus coordinating and performance of the organization.

The vertical communication that is depicted in the UGJ TANCAP QRIS event displays the association of the fundamental leadership of GenBI with the organizing committee whereas the horizontal communication involves connection of division members with each other. The absence of internal coordination and engagement of the members in the event preparations are indicators of inefficiency on these two fronts.

Studies about organizational communication and communication management in student activities have been extensively researched but there exists disconnect between application of communication management and organization on non-commercial organizations like the Bank Indonesia Scholarship Recipients Community (GenBI). Earlier researchers have concentrated more upon effectiveness of inter-personal communication, application of digital media, and coordination in business operations or event management, but the dimensions of strategic communication management within campus environment has seldom been addressed.

Mahadewi & Santosa (2024) in a survey article called Analysis of Communication Behavior in the Organization of Student Events in Surakarta disclosed that effective communication within the organization plays a major role in ensuring that performance is much better in terms of coordination. The paper highlights the significance of effective communication planning in order to ascertain the delivery of information. Nonetheless, the area of the study is narrowed down to the working of communication and is yet to permeate the entire facets of communication management, including planning, organizing, implementing, and monitoring communication.

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At the same time, the article by Rahman & Hidayat (2021) is called Communication Planning Among Student Event Organizers and highlights that effective communication planning directly influences the success of an event. This however is not the case since the study is not about commercial event organizing Teams but rather committees of non-commercial social activities like GenBI which have educational and literary purposes.

According to the three past studies, the following research gaps can be determined: in the organizational setting, most of the past researches have been based on business organizations, government agencies, or commercial event organizers, but there is a relative lack of research on communication management in non-commercial student organizations including GenBI. Most research has been conducted on the effectiveness of communication or use of digital media, as opposed to implementation of strategic communication

management, which involves processes of planning, organizing, actuating and controlling. When it comes to the context of conducting the activity, no research concretely studies communication management in socialization of the digital payment system (QRIS) in the university environment. GenBI is also a poorly studied role, with very little literature considering GenBI as an agent of socializing the policies of Bank Indonesia despite this organization being the main driver of digital financial literacy among students.

Previous studies generally focused on organizational communication in business institutions, governmental organizations, or commercial event management. Existing research also tends to emphasize communication effectiveness and digital media usage rather than the strategic communication management process in educational and non-commercial student organizations.

In addition, studies discussing digital financial literacy activities mostly examine technology adoption and public perception of QRIS, while limited attention has been given to how communication management processes influence the implementation of financial literacy outreach programs in university settings. Therefore, the novelty of this study does not merely lie in the context of QRIS or GenBI activities, but also in the integration of communication management analysis with organizational communication dynamics in a non-commercial student-based financial literacy event.

The originality of the study is in its context, theory and its practical and theoretical contributions. Contextually, this paper undertaking will dwell on the management of communication in non-commercial programs, namely the UGJ TANCAP QRIS seminar, more so, the one that was conducted by GenBI UGJ Cirebon. This event has distinctive features because it will be oriented to the enhancement of the digital payment system (QRIS) and the financial literacy among the university population an insufficiently researched aspect of such studies.

In theory, this research relies on Communication Management Theory Diwan (1999) as the fundamental theory to influence the analysis of managerial communication management based on its stages of planning, organizing, directing and controlling. Meanwhile, the supporting theory that was used to explain the patterns and structures of the communication relationships within an organization, especially, vertical and horizontal communication flows among the committee members was Organizational Communication Katz & Kahn (2020) This difference between the primary theory and the supporting one also gives a more detailed framework of analysis since it does not only determine how it communicates in a strategic fashion but also determines how it communicates at the social fabric of the organization.

Methodology

This research is qualitative based on descriptive methods. Qualitative approach was selected since this study seeks to acquire an in-depth insight that can be obtained regarding what happens during the process of organizing the event of the "UGJ TANCAP QRIS" by the GenBI Chapter at Universitas Swadaya Gunung Jati (UGJ) in Cirebon in terms of communication process and socialization that transpire in the process of organizing the said event Sugiyono (2019), says that Qualitative research is applied to research the natural conditions of the research topic, where the researcher is the main tool, the development of

which is based on triangulation, the data analysis performed inductively, and the conclusions of the research are based on meaning rather than a generalization. Descriptive approach was selected since in this study it is planned to describe in details how communication in the GenBI committee is carried out, the way communication between its members and outside of the committee is established, the things, which may affect the efficiency of communication during activity implementation. This method will enable the researcher to obtain a contextual and holistic view of communication dynamics, via actual experiences, and interactions.

This study took place at Swadaya Gunung Jati University (UGJ) in Cirebon, in the GenBI UGJ community (Branch) in the activity of the Svacit Benda No. 1 event of the UGJ TANCAP QRIS event. The research time was between December 2025 and January 2026, including data collection and analysis as well as the drafting of the final report. The participants of the research were the members and administrators of the GenBI UGJ Cirebon Chapter directly involved in the planning, implementation and evaluation of the activity

This research paper mainly examines the implementation of the Communication Management Theory of Diwan (1999) that captures the four key organizational communication roles, as planning, organizing, directing, and controlling. Primary and secondary data make up the research data. This primary information was collected using the in-depth interviews, participant observational, and documentation of the activities of GenBI in the UGJ TANCAP QRIS initiative. The secondary data were to be found in activity reports, official propositions, social media posts and theoretical sources or previous researches to support such an analysis

This strategy was adopted because the Communication Management Theory developed by Parag Diwan is the major backbone that explains the manner in which the communication was strategically planned, organized, directed and evaluated in the UGJ Tancap Committee of QRIS thus developing a synergy, effective coordination and participation of the members who can contribute towards the attainment of the objectives.

Methods of data collection encompassed participant observation, in-depth interviews and document analysis. The communication experiences, barriers in coordination and communication management strategies of the organizing committee were explored through in-depth interviews. Participant observation allowed the researcher to learn about the workings of the interactions and communication practices directly in the field and document analysis was utilized to add and validate the empirical information. It is a combination of these methods that produces a type of methodological triangulation which is intended to increase the validity and credibility of the findings in the research (Denzin, 2012).

Thematic analysis, as outlined by Miles, Huberman, and Saldana (2018) was used to perform the data analysis that encompasses data reduction, data presentation, and conclusion and verification drawing. Data reduction will be done to select, focus, and simplify raw data, both of interviews, and observations, to identify several major themes like communication planning, coordination, barriers, and evaluation. The presentation of data is done in the form of informative narratives, or tables, or pertinent parts of the interviews, at the same time, drawing conclusions and verification seeks to analyze the

results and outlay the connection between the strategy of communication, the coordination within the company and execution of activities efficiency.

The thematic analysis process was carried out through several stages. First, interview transcripts, observation notes, and documentation were carefully reviewed to identify important statements related to communication management practices. Second, the researcher conducted open coding by grouping similar statements into initial categories such as communication planning, coordination barriers, leadership communication, participant engagement, and evaluation processes. After the coding process, the categories were organized into broader themes that reflected the stages of communication management proposed by Diwan (1999). The themes were then interpreted by comparing interview findings, observational results, and supporting documentation to ensure consistency and validity of interpretation. To strengthen the credibility of the findings, the coding and thematic interpretation process also applied source triangulation and member checking procedures.

Triangulation methods, especially triangulation of sources, were used to ensure data validity and to triangulate information obtained by comparing the information on different sources (administrators, members, participants of activities, etc.) and by further triangulating the outcomes of interviews, observations, and records. Moreover, a member check was performed, a procedure of demystifying data and interpreting the outcomes of interviews with the sources in order to verify the properness of the got information. Therefore, it is possible to comprehensively and thoroughly analyze communication management at the GenBI UGJ Cirebon Branch committee, especially in terms of organizing the introduction of the event of the UGJ TANCAP QRIS concept in this research method.

Informants in this study were selected using purposive sampling techniques, where participants were chosen based on their direct involvement in the planning, implementation, and evaluation processes of the UGJ TANCAP QRIS event. The informants consisted of GenBI administrators, organizing committee members from several divisions, and event participants who attended the QRIS literacy session. A total of 10 informants were interviewed, consisting of 4 core committee members, 3 division coordinators, and 3 participants. The selection of informants considered their communication roles, level of participation, and experience during the event implementation process. Data collection was conducted until data saturation was achieved, indicated by the repetition of similar information patterns and the absence of significant new findings from additional interviews.

Considering that this study involved participant observation, efforts were made to minimize researcher subjectivity during data interpretation. The researcher maintained reflective field notes to distinguish factual observations from personal assumptions during the research process. In addition, triangulation techniques were applied by comparing information obtained from interviews, observations, and documentation. Member checking was also conducted by reconfirming several interview results with informants to ensure that the interpretations accurately represented participants' perspectives. The researcher positioned themselves as a non-decision-making observer during committee activities in order to reduce direct influence on communication dynamics within the organization.

Result and Discussion

This paper will provide the results of the research along with an explanation of how communication management could be applied to plan the organization of the event called the UGJ TANCAP QRIS, by the GenBI Chapter at the Universitas Swadaya Gunung Jati (UGJ) in Cirebon and their influence on the development of digital payments system literacy among students. The results of the research were achieved by conducting deep-interviews, participatory observation, and document analysis, and analyzed the research results using a thematic approach to recognize the communication patterns appearing in the planning, implementation, and evaluation step of the event.

The conversation centers around the communication management aspects in the organizational framework of a committee, based on the theory of communication management created by Parag Diwan, and further supported by the outlook on communication in the organization, expressed by Katz & Kahn (2020) on the vertical and horizontal lines of communication. Based on this framework, this research paper not only explains the communication processes that take place but also highlights all those factors that determine its effectiveness and how it affects students in the knowledge and use of QRIS.

The Application of Communication Management in Event Planning

GenBI (New Generation of Indonesia) is an association of Bank Indonesia scholarship alumni, which strategically serves as change agents in enhancing the transmission of Bank Indonesia values and policies such as financial literacy and electronic payments to university students. One of the educational activities that have been carried out in achieving this role is the GenBI branch organized event entitled the UGJ TANCAP QRIS that took place in the Universitas Swadaya Gunung Jati (UGJ) Cirebon that aimed at raising awareness and usage of QRIS in campus. This paper evaluates the application of communication management in planning the event by employing the communication management theory conducted by Parag Diwan who suggests that communication takes place within the planning phases, planning, implementation and evaluation. These communication processes are vital to be analyzed in order to comprehend how far the communication process is strategically handled in the process of realizing the set educational objectives.

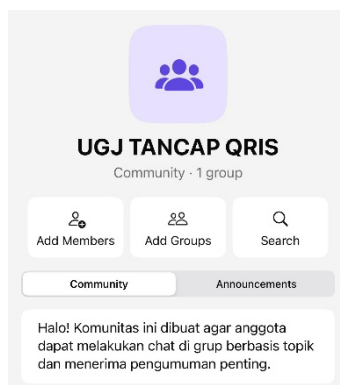


Figure 1. Communication channels for the planning phase and educational initiatives targeting students and campus organizations.

(Source: UGJ Tancap QRIS Organizing Committee)

In the communication planning stage, the main goal of the initiative set forth by GenBI UGJ was the attempt to educate and create awareness of QRIS with students and campus organizations based on the digital payment system literacy program by Bank Indonesia. The communication messages were structured to highlight the practicality and convenience of QRIS and the key target audience were student organization, student run businesses and active students in the UGJ community. The choice of the digital means of communication, like Instagram and WhatsApp Groups, was based on the nature of the audience. The planning approach is consistent with the research results by Purba & Raikhapoor (2025) that indicates that effective planning of communication such as identification of goals, objectives, messages, and media is key to the achievement of campus-based educational activities. This communication plan indicates the importance of using communication management in non-commercial student organizations where Rahman & Hidayat (2021) point out that effective communication planning is a major driver towards the success of an event.



Figure 2. UGJ Tancap QRIS Organizing Committee Meeting
(Source: UGJ Tancap QRIS Organizing Committee)

The planning of communication entails the organizing of a communication committee format, structure and roles along with communication pathways. The general chair, executive chair, division heads, and committee members also communicate the internal flow of information hierarchically where the core management and the public relations division will engage in external communication with the university and the Bank Indonesia respectively. The objective of this communication structure is to preserve consistency of messages and also ensure there is a reduction in the gaps between the information being communicated to people. This aligns with Organizational Communication Theory by Katz & Kahn (2020) which emphasizes the importance of vertical and horizontal communication in maintaining the stability of an organizational system. Vertical communication enables coordinated control and decision-making, while horizontal communication supports the smooth operation of activities. However, the effectiveness of the communication structure still depends on the intensity of coordination and the active involvement of members, according to the findings by Mahadewi & Santosa (2024). This systematic approach to communication is also consistent with the findings of Meltareza et

al. (2024) that structured communication improves the effectiveness of coordination and the smooth implementation of activities.



Figure 3. Zoom meetings to promote UGJ's QRIS implementation initiative
(Source: Organizing Committee)



Figure 4. Outreach and educational activities at the UGJ auditorium
(Source: Organizing Committee)

During the implementation phase, the organizing committee optimized two-way communication with participants by presenting the material in a conversational manner, using everyday language, and providing hands-on demonstrations of how to create and use QRIS. In addition to in-person sessions, communication was also conducted online via Zoom Meetings to reach a wider range of student organizations. A relaxed, dialogic, and participatory communication style has proven to enhance participants' understanding and engagement, differing from the formal communication model of academic seminars. This approach supports the view of Putri (2020) that interactive and participatory communication enhances audience engagement, while hands-on demonstrations are a key element in reinforcing participants' practical understanding. Interview results indicate that

participants find it easier to understand the material through a communicative and informal approach, consistent with the findings of Octory et al. (2025) which states that experience-based communication can enhance audience understanding and engagement in digital literacy.

Figure 5. Meeting to Evaluate the UGJ Tancap QRIS Initiative
(Source: UGJ Tancap QRIS Organizing Committee)

Communication evaluation phase was done based on post event evaluation meeting with the whole organizing committee. The assessment was done on how the messages were received, how the internal coordination was going, and how the participants were responding to the event. Another external structural factor is that, due to the technical limitations (e.g. insufficient cooperation with some banks) the QRIS development process impacted some of the participants, which means that the effectiveness of communication also depends on specific factors that are not within the control of the participants themselves. However, the fact that the committee was capable of doing assessments and make recommendations on how to improve shows organizational learning is a critical asset of the sustainability of future outreach programs in QRIS. This is congruent to Hanifah & Rohayati (2023) which refer to communication evaluations as the foundation to enhancing and empowering communication management of an organization

The results of the research suggest that the application of communication management during the UGJ TANCAP QRIS initiative went through the phases of planning, organizing, directing and controlling, as presented by Parag Diwan. This implies that managing communication is not just applicable to a business organization or even a commercial event but the technique is also successfully applicable to non-commercial organizations of students in the educational and social contexts.

Factors Affecting the Effectiveness of Communication Management

The success of communication management in planning and conducting an event is not only depended on on the way communication is planned and carried out, but also on a number of supporting and deterring factors which come up during this process. The communication management implemented by GenBI UGJ Cirebon on the UGJ TANCAP QRIS event showed that both internal organizational dynamics and external forces out of the control of the organizing committee affect the event dynamics. Thus, to have a better insight into why some communication strategies would work and some either have barriers

when trying to implement them, it would be necessary to discuss the other factors that determine the effectiveness of communication management. Within this subsection, the supporting and hindering factors affecting the effectiveness of communication management in the UGJ TANCAP QRIS event are described basing on the results of a field research.

Discussion

An effective structure of the organization is the first important determinant of success. During the UGJ TANCAP QRIS event, organizing systematically is important so that each member knows his or her roles and responsibilities. The categorized separation of tasks generates the facilitation of communication as every person or department in the committee has a definite role and understands whom she communicates with regarding the different issues. This is also associated with effective vertical and horizontal communication explained in the theory of Katz & Kahn (2020), according to which, a good organizational structure is a determining factor of easy communication inside an organization, as well as, between superiors and subordinates. Here, the vertical communication between core leadership and the executive chairperson and horizontal communication between the members of the division help in making decisions and ensuring efficient spread of information.

Close internal coordination is a key factor in achieving common sense of all committee members concerning the objectives, agenda and implementation of the event. The research has discovered that close coordination during internal meetings and in digital communication tools like WhatsApp could reinforces cooperation among group members and makes activities run smoothly. The coordination will also work effectively to minimize chances of miscommunication or missing information that usually arise when there is poor coordination. It also proves the assumptions of Katz & Kahn (2020) that argues that effective coordination is a key component of organizational communication that helps all the components of the organization to collaborate in an effort to reach a shared objective.

Relaxed, less formal communication style has been traditionally effective in UGJ TANCAP QRIS initiative. Communication that has an informal, conversational nature and everyday language is more responsive to students (the main audience). Under this way of communication, the messages that they pass across are easily accepted since they are not seen to be too hard or orotical. This evidences that the interactive, participatory communication as identified by Putri (2020), enhances the level of engagement of participants in the outreach and learning process, particularly when the participants are meant to participate actively, through discussions or yield question and answer sections. Such a way of communication appeals more to participants to ask questions or express their opinions and contribute to their understanding of QRIS.

The other important factor is the active participation of the committee in helping participants during the event. The participation in the Q&A sessions, discussions, live demonstrations, and the commitment by the organizers to the participants clearly show that they are interested in them, thus the level of communication becomes better. This demonstrates that organizers do not only have the responsibility of communicating

information but are also guides, who can assist the participants to comprehend the content better. This participative engagement makes the organizers and participants communicate two-way, thereby enhancing the interactivity and effectiveness in the learning process. This engagement fits the theory of Katz & Kahn (2020), according to which internal communication is desired and relies on the involvement of every member of the organization that is capable of improving coordination and making better decisions.

The sole challenge cited in the initial study consisted of the inadequate preparation time. This time limit caused the organizing committee to have a hard time in coming up with an in depth plan, and organizing the event well. Non-sufficient time also influenced the quality of coordination of members, as the number of tasks to be performed during a short time was high. As an illustration, hasty planning may result in failure to critically examine the material to be taught, and the failure to fully deliver the message efficiently. Past studies by Rahman & Hidayat (2021) show that the lack of planning in the communication process may result in ineffective communication and eventually the results of the pursued activities.

Another limiting factor was the differences in the understanding of QRIS on the part of the participants. Part of the participants had poor knowledge in the digital payment system and QRIS and thus it was hard to keep up with the informational session. The differences cause distortion of information since not everybody receives the material presented the same way. This means that although the message of the communication was properly structured the difference in the background of the participants to the issue at hand turned out to be the primary obstacle in getting all the audience to the same level of understanding. It can also be compared to Mahadewi & Santosa (2024), which explains that the variations in the knowledge of participants are usually a barrier to internal communication and activity implementation.

This study also found technical issues that were associated with banking collaborations. Other participants had some problems in generating QRIS codes because of the differences in banking services they accessed. This is a manifestation of the difficulties of digital payment systems, in which the variety of platforms and technical opportunities of particular banks or bank services may influence a balanced functioning of QRIS. However, this exemplifies the need to coordinate with different external stakeholders, e.g., banking service providers and banks, to get all the stakeholders to be able to use QRIS without difficulties. These difficulties in the technical sphere also show that when managing communication, the field of the external coordination should be paid more attention to so as not to disrupt the flow of events. According to Rahman & Hidayat (2021), The external problems encountered by the participants will have to be coordinated further with the external parties to make the outreach process a smooth one.

The above discussion indicates that the factors of support identified in this research including, a concise committee structure, extreme internal coordination, and loose and participatory communication style have played an important role in the success of the UGJ TANCAP QRIS event. The engagement of the committee also improved the quality of the

communication process and the participants felt more valued, as well as better comprehended the presented material.

Nevertheless, some of the barriers specific to each hindered the preparation time and different degrees of knowledge among the actors emphasize the significance of more extensive planning and adjusting the content to a mixed audience. The existing technical issues surrounding the implementation of QRIS even though not under the control of the organizers illustrate that outreach activities regarding digital technology should be cognizant of diverse external factors that may influence the even-sailing implementation of such technology.

The Impact of Communication Management on Digital Payment System Literacy

Discussions with the interviewees suggest that most interviewees reported having significantly improved their knowledge about QRIS since attending the UGJ TANCAP QRIS program. The most useful sources of communication to explain the functions of QRIS and its use were live demonstrations, Q&A, and technical advice. The interactive communication process not only disseminated theoretical information but also facilitated real-world experience where the participants were able to comprehend the tangible advantages of QRIS in their day to day transaction process in campus.

Besides improving the knowledge level, this event also created an interest among the participants into the idea of beginning to utilize QRIS. Part of the respondents has stated that before they attended the information section, they had never tried the system of online payments, although they became more confident about trying it after the information session because the process was deemed easy, quick and appropriate to the needs of students. It shows that effective and clear communication can have an impact on the perception of digital payment systems among the participants.

Communication management point of view of this enhancement in literacy cannot be separated with systematic communication management, as Diwan (1999). says. At the planning stage, the committee developed the educational messages that focused on the tangible value of QRIS and customized the language to the specifics of the students. Through division of roles and communication line during the organizing phase, there were uniformities in the information passed along by the various divisions. Implementation (directing) was then done by active participation (two way communication and live demonstrations) using technical support. The assessment phase (controlling) was implemented with the help of a post-event meeting to evaluate the level of message delivery efficiency and develop some improvements in the future.

The findings can also be followed by the Organizational Communication Theory of Katz & Kahn (2020) according to which communication can be regarded as the integration mechanism in an organizational system. Effective coordination of activities facilitated by smooth vertical communication between the management and organizing committee and horizontal communication between the members, helps to ensure a steady flow of education messages to participants. With an operating internal communication system, the information delivery process to external audiences is more systematized and comprehensible.

Therefore, literacy among participants on the use of digital payment systems is not only achieved by simply offering educational resources or information, but is an outcome of a planned, structured and participatory approach to communication. Communication management has been found to be able to turn technical information on QRIS into practical and useful knowledge to the students and hence contribute to the attainment of the learning outcomes of the UGJ TANCAP QRIS program.

Conclusion

As per the findings of the research, it can be stated that the communication management of organizing the UGJ TANCAP QRIS event at Universitas Swadaya Gunung Jati Cirebon was executed in a relatively systematic way including planning, organizing, executing, and evaluating the communication that facilitated successful internal organizational coordination and the successful delivery of messages about the digital payment system literacy to the students. Factors that aided in such effectiveness included a well-defined committee structure, use of digital communication media and communicative leadership, whereas factors that inhibited included time management, possibility of cross-loose communication between divisions, and technical implementation limitations. These results reveal that success of an activity is not only predetermined by the quality of interpersonal communication but also the manner in which the communication is governed as a management organizational activity. Unconsciously, this research highlights the issues of enhancing the coordination procedures, system, and execution of more coordinated message planning, the assessment of the communication plan on an ongoing basis in campus affairs, and further enhancing the study of organizational communication management within the context of the higher education environment with respect to financial technology socialization. The shortcomings of this research are its breadth since it addresses only one activity and one institutional setting; thus, the findings cannot be so far generalized, and a new study should be conducted that will be broader in its area and more inclusive in its approach.

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