

Optimization Financial Technology through E-Money PayTren Application: Reducing Poverty in Indonesia with a System Direct Sales Tiered Sharia

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Abstract : Indonesia is the fourth most populous country that still has many troubles in its development. One of the problems which is very important and unresolved is poverty. Limited job opportunity is one unresolved cause of it until today. The purpose of making this scientific paper is to know benefits of E-Money Paytren Application to enhance its partners' income, owned by company Veritra Sentosa International. The methodology used here is the quantitative and qualitative descriptive method by case study approach. The data used are primary and secondary data. The primary data is obtained from interviews and observation to company Veritra Sentosa International and the distribution of 400 questionnaires to Paytren partner. Secondary data is obtained from the literature study and documentary. The result is that the Paytren with a system direct sales tiered syariah proven able to enhance its partners' income. Therefore, the Optimization Financial Technology through E-Money Paytren Application should be utilized by Indonesians because it is proven that it is able to increase the income of the partners. Therefore, Paytren Application is very useful for the government, the sharia financial industry, and society in reducing poverty in Indonesia.

Keywords : e-money PayTren application, financial technology, poverty, direct sales tiered Sharia

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