

Analysis of the Use of Digital Payments at Forestthree Coffee Transyogi

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Abstract

The aim of this research is to find out how digital payments are used at Forestthree Coffee Transyogi, to find out the obstacles to using digital payments at Forestthree Coffee Transyogi, and also to find out solutions to overcome the obstacles faced when making transactions using digital payments at Forestthree Coffee Transyogi. This research uses a qualitative method with a descriptive approach that focuses on observing phenomena or events in the original conditions obtained. In collecting data sources, researchers collect data in the form of primary data and secondary data. Data collection in this research was collected directly from the original source using data collection techniques with interviews, observation and documentation. Based on the results of this research, it can be seen that the use of digital payments at Forestthree Coffee Transyogi makes it quite easy for baristas and consumers to carry out transactions. However, using digital payments is not yet an option, this can be seen from consumers' choices when making transactions. There are problems in the form of problems with the system and an unstable internet connection that makes it dependent on the internet. Based on these obstacles, there are several suggestions, namely carrying out routine maintenance to prevent technical problems, checking the device before use to minimize the occurrence of problems, carrying out regular evaluations to identify and fix problems, and providing a stable internet connection to ensure smooth transactions.

Keyword: Digital Payment; Obstacles; Solutions

1. Introduction

Currently, developments in the digital era make payments more diverse and have a good impact on technological developments. The development of technology in digital payment systems has changed many things in human life, one of which is a habit when making shopping transactions. Digital payment is a payment system that can be an option when transacting. Digital payment is a transaction process applying electronic money using the QR scan method, bank transfer, or certain electronic wallets on digital platforms. Digital payments need to use the internet and without physical cash. Digital payment provides trust to users, because it can minimize the circulation of counterfeit money during transactions. This payment is adequate in its security system so that all transactions can be known by the system. This is also one of the reasons for the increase in the use of digital payments today.

One of the businesses that uses digital payment is the coffee shop business. Consumers are increasingly looking for convenience and speed in transactions. Digital payments provide a solution that allows customers to pay quickly and without the need for cash. This creates opportunities to improve the customer experience in the coffeeshop.

With the continued increase in interest in coffee, there is an opportunity for business people to have the opportunity to open a coffee shop. One of the coffee shops that took this opportunity was Forestthree Coffee Transyogi. Forestthree Coffee began as a beverage culinary business established in 2016 which was first opened in Bogor, West Java. In 2018, Forestthree successfully developed into a beverage franchise company and currently has successfully opened more than 100 outlets on various islands in Indonesia, including Java, Sumatra, Sulawesi, and Kalimantan.

However, by continuing to develop the use of digital payments in coffee shops, Forestthree Coffee Transyogi consumers are actually less likely to choose to transact using digital payments. This is because consumers often experience problems when they want to pay using digital payments and then prefer to pay using cash. In this case, the researcher sent an online questionnaire to 21 Forestthree Coffee Transyogi consumers as part of a preliminary survey. The figure below illustrates the percentage results of the researcher's survey findings.

Apakah Anda lebih memilih menggunakan digital payment saat bertransaksi di Forestthree Coffee Transyogi?
21 jawaban

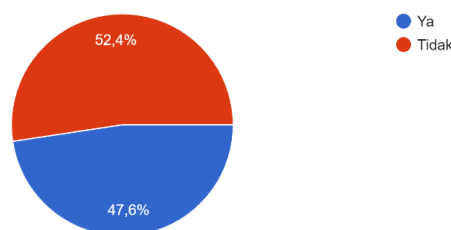


Figure 1. Pra Riset 1

Based on the figure above, it is known that only 47.8% choose to pay using digital payment. Meanwhile, 52.4% did not choose digital payment.

Apakah Anda pernah mengalami kendala saat melakukan pembayaran menggunakan digital payment di Forestthree Coffee Transyogi?
21 jawaban

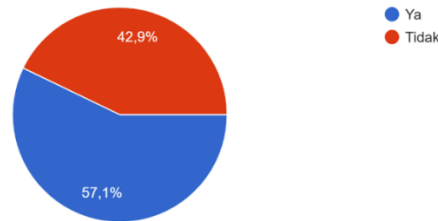


Figure 2. Pra Riset 2

Based on the figure above, it is known that 57.1% have experienced problems, while 42.9% have never experienced problems. From the two pre-research results that have been disseminated by the researchers, it can be concluded that there are still many Forestthree Coffee Transyogi consumers who feel that payment using digital payment is not an option because there are still obstacles when responding.

2. Literature Review

2.1 Pengertian Digital Payment

Digital payment is a form of financial transaction that is carried out electronically, using digital technology and electronic devices such as computers, smartphones, or special payment devices. Technological developments have changed the way people conduct transactions, from using cash to switching to electronic or digital payment methods. Rozy & Tambunan, (2023) It is a modern alternative and is often more efficient than traditional payment methods that involve cash or physical financial instruments. In the payment transaction process, both the sender and the receiver utilize digital methods to send and receive funds. All digital payment operations are carried out online. Puspita, (2019)

2.2 Theory 2

According to Diniah et al., (2023) in digital payment or digital payment, there are digital payment indicators including:

1). Perceived Ease of Use

The perception of ease refers to a person's belief that information technology is not difficult to understand. This trust in ease of use reduces the amount of time and effort needed to understand information technology. The comparison between the conveniences shows that individuals who take advantage of the new system tend to find it easier compared to those who are still using the older system. The use of information technology that is flexible, easy to understand, and simple to operate is characterized by ease of use

that is trusted by users. In addition, digital payment services offer ease of learning and use in daily activities, such as payment systems that use QR codes

2). Perceived Usefulness

Consumers will choose digital payments if they believe that the system can save costs and speed up the payment transaction process. The greater advantage of using mobile payments will increase the tendency of consumers to buy products or services through digital payment methods.

3). Perceived Credibility

Perception of trust is defined as a consumer evaluation of privacy and security issues in digital payments. Higher technological reliability increases the desire to take advantage of digital payment services.

4). Social Influence

Social influence describes that an individual's behavior is formed based on their perception of the use of digital payments by others.

5). Behavior Intentions

Factors such as benefits, convenience, credibility, and social influence increase the intensity of use (behavioral tendencies) of digital payments, thus encouraging people to use digital payment services more often.

3. Material and Method

3.1 Design Study

This research uses a qualitative method. Qualitative research is a research method that focuses on observing phenomena or events in the original conditions obtained. It is basic and follows the principles of naturalism, meaning that the research cannot be carried out in a laboratory, but must be carried out in the field Abdussamad, (2021). This qualitative method aims to decipher and analyze individual or group phenomena, events, social dynamics, attitudes, beliefs, and perceptions.

Based on the problem studied, the approach used by the researcher is a descriptive study. Descriptive research is carried out with the aim of collecting information about the phenomenon that is occurring. This includes a detailed explanation of the research objectives, strategic planning of the approach to be taken, and the collection of data from various sources to be compiled into a report Jayusman & Shavab, (2020). The goal is to provide a detailed and structured description of a condition, event, or phenomenon.

3.2 Data Analysis

In this study, the researcher analyzed data in the field of the Miles and Huberman model. Data analysis in qualitative research is carried out during the data collection process and also after the data collection stage is completed within a certain time span. While conducting interviews, researchers have begun to analyze the answers obtained. Activities in data analysis involve steps such as data reduction, data display, and conclusion drawing/verification.

Sugiyono, (2015). Then in the data analysis, the researcher used an interactive model that can be seen in the following image.

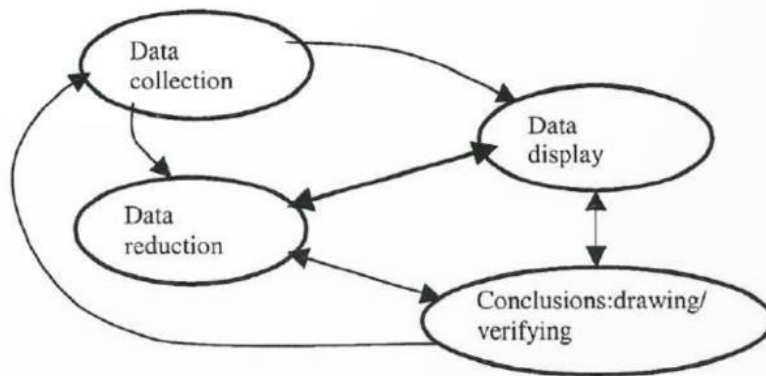


Figure 3. Research Model Interaktif

4. Result & Discussion

4.1 Use of Digital Payment

Based on observations and interviews conducted by researchers, it was found that the use of digital payment at Forestthree Coffee Transyogi is quite easy. However, the use of digital payment at Forestthree Coffee Transyogi has not been an option for consumers to make payments, this is due to the obstacles experienced by consumers when they want to make payments.

To find out how to use digital payment at Forestthree Coffee Transyogi, the researcher used a digital payment indicator. According to Diniah et al., (2023) There are 5 indicators of digital payment, namely Perceived Ease of Use, Perceived Usefulness, Perceived Credibility, Social Influence, and Behavior Intentions.

Analysis of the use of digital payment based on digital payment indicators according to Diniah et al., (2023) then it can be seen that the use of digital payment at Forestthree Coffee transyogi has not met all aspects of the digital payment indicator. This was stated in the results of interviews that can be analyzed even though the use of digital payment makes it easier for consumers, but consumers prefer to pay using cash payments compared to payments using digital payment. This is because consumers feel the obstacles faced when using digital payments.

4.2 Obstacles to Using Digital Payment

Based on the results of observations that have been made by the researchers, it shows that it is consistent with the results of interviews with participants. The main obstacles that occur in the use of digital payment at Forestthree Coffee Transyogi include technical problems, such as unstable internet connections and application system disruptions.

1). Disruption to the system

Some respondents reported application delays and system errors that led to payment delays and system errors that also resulted in discrepancies in payment tracking between

consumers and baristas. In addition, the disruption in the system also resulted in double payments occurring when consumers had to re-scan the QR code because there was no payment confirmation in the barista system, when in fact the payment had been successful. The refund process is reportedly not easy and time-consuming because it needs to involve a third party. These obstacles are also appropriate to be experienced by Ayu et al., (2020) experiencing similar obstacles, namely that there are often delays in payment, or also called delays in receiving a certain amount of money, where the non-cash transaction process can take more than a day for the nominal money paid to reach the service provider.

2). Unstable internet connection/depends on the Internet

The problem of internet connection was found by the researcher as one of the obstacles experienced by respondents in the payment process. An unstable internet connection can make digital payment applications take longer to load and process transactions. This was conveyed by several respondents who experienced obstacles due to unstable internet connections and also the use of digital payments causing dependence on the internet. According Feradhita, (2024) Users need an internet connection to make payments using digital payments. Without an internet connection, users cannot use this digital payment system. Reliance on an internet connection can be a hindrance if the user is in an area with an unstable network or in the event of an interruption to the internet connection.

Based on the analysis of the theory of Ayu et al., (2020) and Feradhita, (2024) then it can be seen that the obstacles experienced by digital payment users at Foresthree Coffee Transyogi are in accordance with this theory. This is known based on the results of interviews obtained 2 obstacles from the use of digital payment at Foresthree Coffee Transyogi, namely obstacles to the disruption of the fund system, obstacles to unstable internet connections.

4.3 Suggestions to overcome obstacles in using digital payments

Obstacles in the use of digital payment can be a problem that results in consumers not choosing to pay using digital payment. Therefore, the researcher conducted interviews to seek advice to overcome the obstacles in using digital payment. Based on the results of the researcher's interviews with the participants, there are several suggestions. The first suggestion is to do regular maintenance. Most respondents emphasized the importance of routine maintenance of the digital payment system. This is considered a concrete step to prevent technical problems that can interfere with the transaction process. Regular maintenance can ensure that all devices and systems run properly and efficiently. The participant's statement, namely "more frequent maintenance to minimize the obstacles that occur", shows that periodic maintenance is considered important to maintain system stability and minimize the occurrence of obstacles in the use of digital payment.

The second suggestion is to check the device before use. The respondents also emphasized the importance of checking digital payment devices before use. This step aims to ensure that devices such as EDC (Electronic Data Capture) and QR code scanners function properly and do not experience obstacles that can hinder transactions. "Check your digital payment device

first" is an example of advice that shows that checking early can prevent problems before they happen.

Respondents also gave the third suggestion, namely periodic evaluation and identification of problems. In addition to routine maintenance, periodic evaluation of digital payment systems is also considered important. This evaluation aims to identify possible problems and make improvements before they have an impact on the digital payment system. "Periodic evaluation of the payment system and process using digital payment" states that with regular evaluation, merchants can immediately find out and overcome existing obstacles.

Finally, respondents also gave the fourth suggestion, namely providing a stable internet connection. A stable internet connection is one of the main concerns in the use of digital payments. Some respondents suggested that Forestthree Coffee Transyogi provide WiFi with a strong signal as an alternative if there is a problem with the main connection. Participant's statement is in accordance with the statement of Eltrixia Shabrina & Yulisa Kalbarini, (2024) According to him, the improvement of infrastructure such as Wi-Fi services also needs to be considered so that customers can easily use digital payments. This is important because digital payment systems rely heavily on a stable internet connection to function properly. "Providing strong wifi" is a suggestion that shows suggestions for troubleshooting internet connection issues.

6. Conclusion, Implication, and Recommendation

6.1 Conclusion

- 1). The results of the study show that although digital payment makes it easier for Forestthree Coffee Transyogi users, consumers prefer to pay with cash. This is due to obstacles that are often experienced when using digital payments.
- 2). The results of the study found that the use of digital payments at Forestthree Coffee Transyogi often experienced obstacles that interfered with transactions, especially due to system disruptions and unstable internet connections.
- 3). Based on the results of interviews with participants, some suggestions to overcome this obstacle are recommended to regularly carry out maintenance, check devices, evaluate periodically, and provide a stable internet connection to increase the convenience of using digital payments.

6.2 Implication

The implications of using digital payments at Forestthree Coffee Transyogi include several important aspects that need to be considered. Even though digital payments have been widely used and offer convenience for users, many consumers still choose cash payments because they often face technical obstacles. System disruptions and unstable internet connections are the main problems that interfere with the convenience and smoothness of transactions, as well as reduce consumer confidence in digital payments. To overcome this obstacle, steps such as regular maintenance, checking the device before use, periodic evaluation, and providing a

stable internet connection are required. The implementation of this improvement is expected to increase the reliability and convenience of using digital payments, as well as encourage more consumers to switch to this payment method.

6.3 Recommendation

1. For Further Research

- a. This study focuses on only one variable, so the results obtained may not reflect a comprehensive picture of the phenomenon being studied. Therefore, in subsequent studies, it is recommended to use more than one variable. This will help produce more varied findings, as well as provide a deeper understanding.
- b. For further research, it is recommended to extend the observation time in order to explore the phenomenon being studied in more depth. Extending the time will allow researchers to collect more varied data, as well as provide an opportunity to observe changes or developments that may occur over a longer period of time.

2. For Companies

- a. It is hoped that the company will be able to effectively overcome various complaints and obstacles experienced by consumers, so that it can increase the level of consumer satisfaction and also convenience when making transactions using digital payments.
- b. Providing a stable internet connection and strong wifi in the Forestthree Coffee Transyogi coffee shop area to ensure a smooth transaction process using digital payments. Using a reputable internet service provider or adding network strength can be a solution to overcome the problem of unstable connection.

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