

# Utilizing digital payment in the rumah ide coffee

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**ARTICLE INFO****Article history:**

Received Jun 12, 2024

Revised Jun 20, 2024

Accepted Jul 12, 2024

**Keywords:**

Digital;  
Financial Management;  
Payment;  
Technology.

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**ABSTRACT**

This observation aims to increase the efficiency of financial transactions, financial management, and inventory at Rumah Ide Coffee by utilizing digital payment technology. Apart from that, another aim is to provide easy payments for customers and help cafes compete in an increasingly competitive market by adopting more advanced technology. Rumah Ide Coffee has utilized digital technology to increase efficiency as a cafe business. One way Rumah Ide Coffee operates digital payments is by accepting non-cash payments. This research uses descriptive research with a qualitative approach. Researchers interviewed several informants who were Cashier employees who managed the financial sector at Rumah Ide Coffee. Rumah Ide Coffee has used digital payments well to increase efficiency and expand its customer reach. Rumah Ide Coffee can improve its customer experience and business efficiency by accepting non-cash payments.

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**1. Introduction**

Information Technology, or what is usually abbreviated as IT, is one of the resources that must be owned in competing in online business. Online business with technopreneurship is the optimal use of IT. With this, in the current digital era, it will be easier to compete and excel in today's business competition, which is rapidly changing. To excel in any business, especially in the Technopreneurship context from an online business perspective, it is necessary to understand the online business environment carefully to avoid disruptions that cause hampered sales performance (Hidayat et al., 2022; Riatmaja, 2022; Wicaksana, 2020).

The development of social media marks the modern era as a means of interaction and developing networks with other people. Community interaction through social media platforms provides excellent benefits for the business world (Febriyantoro & Arisandi, 2018; Mustika & Maulidah, 2023). Many businesses use social media as a potential channel to market their products. In the rapidly growing era of social commerce, more and more people are utilizing social media for business promotion (Hermawanto & Anggraini, 2020; Raharja & Natari, 2021).

To support development *E-Commerce*, an internet-based payment system is needed that replaces the traditional or manual payment system with an online payment system (Bahartyan et al., 2015; Harriguna & Wahyuningsih, 2021; Odeh & Yousef, 2021). Following the current trend, several trading platforms have started to adopt payment systems as payment methods. This system changes people's habits from cash payments to cashless payments. However, only some have the knowledge and understanding of cashless payment systems. To use electronic or cashless payments, one needs to have an understanding of technology. Cashless refers to public transactions that no longer use physical money, but through digital transfer of financial information. People do not rely on cash in daily transactions but instead use digital money (Farhan & Shifa, 2023; A. A. Fauzi et al., 2023; Setiawan, 2018).

Society's behavior continues to change due to technological advances. Shifts in social norms subtly highlight technological progress. Consciously or unintentionally, evolving and innovative behavioral changes

are at the root of ever-growing technical advances. If technical progress is renewed, other foreign countries will be included (Wijoyo et al., 2020). Plus, everything feels more effective and efficient when technology is used. The use of this technology will help people receive services. Almost every element of life has become digital. Like the current case, internet shopping, transportation, and access to payment systems are readily available (Kurniawan et al., 2023). Digital payment refers to payment methods that use electronic media. Short Message Service (SMS), internet banking, mobile banking, and electronic wallets are payment options. Because this payment system is an innovation in financial technology, digital payments are currently prevalent among urban communities (Aksenta et al., 2023; Dhea, 2022; Kurniawan et al., 2023; Widiyastuti, 2020). This payment system aims to switch from cash to non-cash or cashless transactions. Payments made digitally, or what can be called digital payments, are transactions that have shifted from offline to online due to technological innovation. Electronic payments are known as Digital Payments. Electronic payment tools initiate the transfer process, storing, processing, and receiving money through digital information. Electronic payments are made using specific software, payment cards, and electronic money instead of traditional cash, check, or credit card payment methods (Kurniawan et al., 2023; Mukarromah, 2023; Mulan, 2019).

Rumah Ide Coffe is a cafe in front of Imelda University Medan with many visitors. This cafe provides various coffee and non-coffee food and drinks that customers can enjoy as part of their efforts to provide the best experience to customers. Rumah Ide Coffee decided to adopt a digital payment solution.

WrongOne use of digital payments made by Rumah Ide Coffe is by presenting a digital payment system. They work with well-known and trusted online payment service providers so customers can pay for their orders quickly via applications or digital platforms. This lets customers pay using digital wallets, credit cards, or a QR code scanner. With a digital payment system, Rumah Ide Coffee can reduce dependence on cash transactions and the possibility of errors or losing money. Rumah Ide Coffee use of digital payments not only provides benefits for the cafe itself, but also for customers. A digital payment system allows customers to make transactions quickly and safely without carrying cash. The comparison of operational costs between using a digital payment system and a traditional (cash) payment system is equally balanced. Because some consumers pay in cash, and some pay in the form of digital transactions. The advantage is Easy and practical is one of the main advantages offered by using electronic money. Electronic money users also make it easier to carry out transactions from anywhere and at any time. These attractive and profitable promotions are usually offered by *coffee shop*, restaurants, public transportation, and so on. The downside is that transactions with electronic money are very easy and don't take much time. Apparently this can make us more consumptive, transactions will make us more easily tempted to continue shopping. Unfortunately, the balance in electronic money cannot be cashed out and this is one of the biggest drawbacks of this. The digital payment system at Rumah Ide Coffee makes it easier to carry out transactions. Errors in payments rarely occur. All data is entered properly so that payment errors are minimal. However, if there is a transaction disruption, it will be diverted in the form of Cash or mbanking transfer. The increase in operational efficiency after the implementation of this payment makes it very easy to carry out transactions.

This research aims to increase the efficiency of financial transactions, financial management, and inventory at Rumah Ide Coffee by utilizing digital payment technology, providing easy payments for customers, and helping cafes compete in an increasingly competitive market by adopting more advanced technology.

## 2. Research Method

This research uses descriptive research with a qualitative approach. This method was chosen to describe events or phenomena that correspond to what occurs in the field. The data collected are words from interviews, drawings, field notes, and photos. Data obtained through interviews can be seen in table 2. The method used is observation, a careful observation activity regarding a particular object directly at the research location, through interviews by researchers. Qualitative methods describe an existing phenomenon by presenting data in words, images and not numbers (Moleong, 2018). The research location was carried out at Rumah Ide CoffeeJl. Bilal Ujung, Pulo Brayon Darat I, Medan, North Sumatra. Researchers interviewed several informants who were Cashier employees who managed the financial sector at Rumah Ide Coffee. This research carried out observations through interviews with resource persons. The criterion for selecting informants is the cashier. The cashier is an employee who directly faces consumers in inputting food and drink data as well as payments. In this research there were only 3 cashiers at Ide Coffee's house so there were 3 people as sources. Data collection in the field will only be carried out at certain times, January 22 2024 and February 2 2024.

### 3. Results And Discussions

#### Results

**Table 1.** Characteristics of informants

No	Informant	Gender	Position
1	Informant 1	Woman	Cashier
2	Informant 2	Woman	Cashier
3	Informant 3	Woman	Cashier

Based on the table, it is known that the number of informants for this research is three cashiers at Rumah Ide Coffee. This research carried out in-depth interviews for informants 1 and 2. This activity was carried out on Monday, 22 January 2024, and for Informant 3, an in-depth interview was carried out on Friday, 02 February 2024, at Rumah Ide Coffee.

**Table 2.** Results of in-depth interviews regarding digital payments

Informant	Statement
According to you, what do you know about digital payments?	
Informant 1	<i>"In my opinion, digital payment is a system created to make payments easier."</i>
Informant 2	<i>"Digital payment is a payment tool that can and is easy to access for payments."</i>
Informant 3	<i>"I think it is a system created by several platforms to make payments easier."</i>
According to you, what are the advantages of using digital payments?	
Informant 1	<i>"In my opinion, the advantage is that it makes payment transactions easier."</i>
Informant 2	<i>"I think this is an effective system for making payments."</i>
Informant 3	<i>"In my opinion, using digital payments is easier and easier, because if consumers pay cash, the difficulty is finding change."</i>
What do you think are the obstacles to using digital payments?	
Informant 1	<i>"In my opinion the problem is the network, which sometimes disconnects."</i>
Informant 2	<i>The problem is that the connection is lost, so consumers pay in cash.</i>
Informant 3	<i>The problem is that consumers only have one digital payment, for example, OVO. When the connection is recovered, it becomes easier to pay. So they pay in cash.</i>
According to you, consumers often pay using cash or digital payment methods.	
Informant 1	<i>In my opinion, what consumers pay most often is digital payment</i>
Informant 2	<i>As long as I am in charge of serving consumers, consumers often pay both ways. This means a balance between cash and digital payments.</i>
Informant 3	<i>More using digital payment methods.</i>
According to you, what suggestions do you have if there are obstacles and problems?	
Informant 1	<i>"In my opinion, security systems must be trusted."</i>
Informant 2	<i>"system updates need to be carried out regularly."</i>
Informant 3	<i>"In my opinion the wireless equipment should function properly."</i>

Utilizing digital payments at Rumah Ide Coffe can provide many benefits, such as Increasing the efficiency of financial transactions. By using digital payment applications or wireless payment systems such as digital wallets, customers can pay quickly and easily without carrying cash, making transactions more efficient and fast. Providing easy customer payments: Customers do not need to carry cash and wait for change, so payments become more practical and accessible. Manage finances and inventory effectively: By using available financial recording and management applications, cafes can monitor their income and expenses more easily and quickly, making better business decisions and optimizing their inventory stock. Increase marketing effectiveness: Digital payments can be used to expand the marketing reach of cafes through various digital platforms, such as social media so that cafes can reach more potential customers and increase sales. Competing in an increasingly competitive business environment: By adopting more advanced technology, Rumah Ide Coffee can compete with other cafes that have used digital finance or other technology to increase the efficiency and effectiveness of their business. Overall, digital payments at Rumah Ide Coffe can help Cafeo increase the efficiency of financial transactions, provide easy payments for customers, manage finances and inventory more effectively, increase marketing effectiveness, and compete better in an increasingly competitive market.

The following is an explanation of several main components Payment flow: First, clients make payments through a mobile application (for example, a mobile banking application or a digital wallet) or a web-based application. The client application has an easy-to-use user interface where users can enter

payment information, choose a payment method, and view the transaction history. Secondly, the application server is responsible for handling transaction requests from the client application. This includes communication with the relevant payment system or bank, validating payment data, and processing transactions as a whole. The application server also stores transaction data to maintain data security and confidentiality. Thirdly, payments are an important part of digital payment applications because they serve to connect client applications to payment systems and banks. These include encryption and validation of transaction data, processing payment requests, and receiving feedback about payments. Fourthly, a payment system is a means that allows money to be transferred electronically between different bank accounts or financial institutions. It can include an online banking system, a credit card network, or a digital payment system such as an e-wallet or digital wallet. This payment system serves to ensure that funds are transferred securely between individuals involved in the transaction. Fifthly, there is a possibility that digital payment applications can be integrated with financial management, billing, or other customer loyalty systems.

### Discussion

The use of digital payments has become an increasingly popular trend in various industrial sectors, including the cafe industry. Rumah Ide Coffee is also no exception in utilizing these technological developments to increase operational efficiency and provide convenience to customers. Rumah Ide Coffee utilizes digital payments to increase the efficiency of financial transactions and provide easy payments for customers. For example, cafes can use digital payment applications such as GoPay, OVO, and DAA, so customers can pay non-cash using the application on their cellphones. Cafes can also utilize wireless payment systems such as NFC or QR codes to enable fast and easy payments. By using available recording and financial management applications, cafes can monitor their income and expenses more easily and quickly to make better business decisions. Rumah Ide Coffee is a cafe in front of Imelda University Medan with many visitors. This cafe provides various coffee and non-coffee food and drinks that customers can enjoy as part of their efforts to provide the best experience to customers. Rumah Ide Coffee decided to adopt a digital payment solution.

Wrong One use of digital payments made by Rumah Ide Coffee is by presenting a digital payment system. They work with well-known and trusted online payment service providers so customers can pay for their orders quickly via applications or digital platforms. This lets customers pay using digital wallets, credit cards, or a QR code scanner. With a digital payment system, Rumah Ide Coffee can reduce dependence on cash transactions and the possibility of errors or losing money. Research results from (Azhar et al., 2023) Users have a positive influence on Loyalty towards the Use of Digital Payments made by Generation Z. Consumer Behavior has a positive influence on Loyalty towards the Use of Digital Payments made by Generation Z, which means the hypothesis is supported. From the research results, Loyalty has a positive and significant influence on the use of Digital Payments by Generation Z.

Rumah Ide Coffee use of digital payments not only provides benefits for the cafe itself, but also for customers. A digital payment system allows customers to make transactions quickly and safely without carrying cash. Some of the benefits that can be seen from the use of digital finance at Rumah Ide Coffee are: a) Convenience and comfort for customers: Rumah Ide Coffee customers do not need to carry cash or wait for change with the digital payment system. They can pay quickly and easily via the application or digital platform provided. This provides a more convenient and efficient experience for customers. b) Operational efficiency: By using a digital payment system, Rumah Ide Coffee can reduce the use of cash and minimize the risk of errors or loss of money. In addition, the payment process can be done quickly and automatically, reducing the time needed to count money and give back change (Marera et al., 2023).

This was also carried out by research from (Anjani, 2023) revealed that data shows a significant increase in the use of electronic money in Indonesia. People tend to switch to electronic money because of its convenience, practicality, and convenience compared to cash. This is reflected in the growth in the volume of electronic money transactions and a decrease in cash withdrawal transactions. Apart from that, research from (A. Fauzi et al., 2023) Consumers are more interested in using digital payment systems than cash payments, tested using qualitative and quantitative methods where the data that has been tested turns out to be valid, that using digital payments greatly influences customer decisions. Purchasing decisions require digital marketing in this era of technological development. It turns out that it plays a vital role in a person's purchasing decisions because apart from making it easier for consumers, it also makes it easier for a trader or entrepreneur in the food and drink sector. So, the influence of digital marketing provides a very significant movement in purchasing decision interest. Apart from digital payment systems and digital marketing, which influence purchasing decisions.

Research results by (Adinata et al., 2023) Payment methods can be used and integrated with software that utilizes the QRIS Interactive API Platform, making it practical, efficient, and available in physical and digital form. Implementing QRIS as a payment method for customer satisfaction through questionnaire distribution shows that service quality has a profitable and substantial influence.

This information can be used to analyze and better understand customer preferences so that cafes can make smarter business decisions that suit customer needs. By utilizing digital payments, Rumah Ide Coffee uses available financial recording and management applications; cafes can monitor their income and expenses more efficiently and quickly to make better business decisions.

#### 4. Conclusion

Rumah Ide Coffee can utilize digital payment technology to increase the efficiency of financial transactions and provide easy payments for customers. Using digital payment applications such as GoPay, OVO, and DANA, customers can pay non-cash using the application on their cellphone. Cafes can also utilize wireless payment systems such as NFC or QR codes to enable fast and easy payments. Digital finance also allows cafes to manage finances and inventory effectively by using available financial recording and management applications. Digital financial technology can provide many benefits for customers and businesses, so it can help cafes compete in an increasingly competitive business environment by adopting more advanced technology. The contribution of this research is: The results of this research are expected to provide information as a basis for consideration, support, and contribution of thought to decision makers in business in order to increase income and carry out business development. Research implications Technological advances in the current era can make it easier for users to carry out various kinds of activities, one of which is shopping. e-business actors pay attention to increasing and innovating the use of e-wallets as a transaction tool by paying attention to consumer behavior, especially regarding performance expectations, business expectations, facilitating conditions. Apart from that, consumers can consider using e-wallets as an alternative payment. The limitations of the research are to pay more attention to future researchers in further perfecting their research because this research itself certainly has shortcomings that need to continue to be corrected in future research. To become respondents in this research, it is necessary to include consumers, managers and other employees. The research object is only Rumah Ide Coffee, for this reason it is necessary to add another research object at the Café in Medan city.

#### ACKNOWLEDGEMENTS

Thank you to the Universitas Imelda Medan for the support so that this research activity went well. Thank you to Mr/Ms. Lecturers and students who have spent time and energy carrying out this research.

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