Business Payment Innovation on Customers

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Abstract. This research aims to analyze and test the influence of E-Payment innovations in a place to eat or in department stores against customer response. The method used was a descriptive method of implementation covering data, analysis and also conduct surveys in the form of a questionnaire for customers. In this E-Payment research, there are several types of payment systems that are commonly used by users: digital wallets, online credit card, and digital money, in most cases, this E-Payment is a lot in use by users in Indonesia, because it is easy to use and also has features that make the user feel comfortable using E-Payment. The results gained with the advancement of E-Payment innovations are the number of E-Payment users in Indonesia who replace the payment system is cash. From 2018 until now E-Payment called Go-pay from Go-Jek is very much used by users in Indonesia, up to a number of 70.63% of users recognize more understanding of digital payment system services as well as digital finance and will be further increased. The conclusion of this research is the digital payment system or E-Payment will continue to innovate and develop so that users, especially in Indonesia, can feel the convenience of every transaction using e-payment either purchase goods or services.

1. Introduction

In this globalization era, the development of Information Technology (IT) is growing dartingly. Information Technology makes business more responsive, fast, easy, luxurious, efficient, effective, transparent and flexible in modern business systems to improve performance, compete competitively and the probability of the company "[1]. The potential of the e-commerce market in Indonesia has attracted many companies both existing and newly established in this field, such as the GoJek enterprise which has E-payment Gopay or Ovo from Grab enterprise. E-commerce enterprise, especially in the reputation of the seller is a very important factor for sellers and buyers not to meet face to face [2]. Also, the role of social media as promotion is important because it can affect the willingness of consumers to shop [3]. E-commerce is generally related to buying and selling via the Internet or do transactions that involve the transfer belong to the owner or the right to use the material or operations through the network that delivers by computers [4]. Although the transaction volume increased relatively high, the public readability in Indonesia does online dealings was still slightingly. Online shopping slightingly in Indonesia is carried out only about 6% of the total of 50 million

internet consumers in Indonesia [5]. Most consumers in Indonesia see online shopping sites search for items or price ratio only as revealed by a survey conducted by the Social Daily which showed it was in 2011, 26% of respondents be visited the website to browse items only temporary 25% of respondents used e-commerce to compare prices before purchase offline, and only 38% of respondents compare prices and ultimately buy items online by via e-commerce [6]. Besides, there is also a different element that can influence the slight adoption of e-payments, especially those relevant to the kind of e-payment provided [7]. Promotion affects the number of consumers where the more vigorous the promotion of an E-payment product, the more users of the product [8-10].

The purpose of this study to look at the effect of innovation given from the benefits of e-payment on customer responses. The method used was a descriptive qualitative method .

2. Method

The study used a descriptive qualitative method, the implementation of which the data collected mainly in the form of words and sentences, or images that have information more than just numbers or frequencies. To obtain accurate and correct information on the effect of e-payment innovations on customers.

3. Results and Discussion

Connectivity affects the number of consumers where the higher the connectivity of E-payment products with other financial institution stakeholders, the easier it will be for users to make payment transactions [9]. The advantage that influences the number of consumers was the more profitable an E-payment product, the higher the user of the product. The technology acceptance model (TAM) has been used to understand technology acceptance behavior and decide on the decision to implement various e-commerce activities. Security affects the number of consumers where the more secure an E-payment product, the higher the user of the product [10]. (Figure 1).
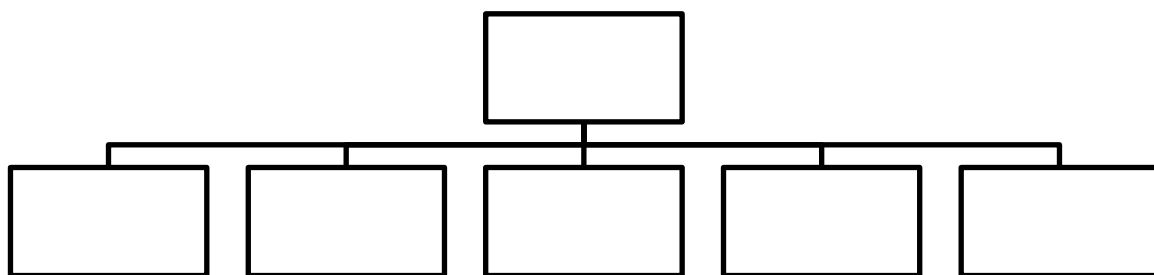

Figure 1. Conceptual Framework

In this study, we use the Gojek application where there is an e-payment feature, Gopay

- Consumers can pay using Gopay in various places of business partners Offline and Online (Figure 2).

Figure 2. Offline Business Partners

- How to pay using Gopay. On the Gojek application Main menu, here is the pay menu, Nearby, Refill balance and More. If you want to do a transaction, please click on the pay button on the main page of the gojek application (Figure 3).
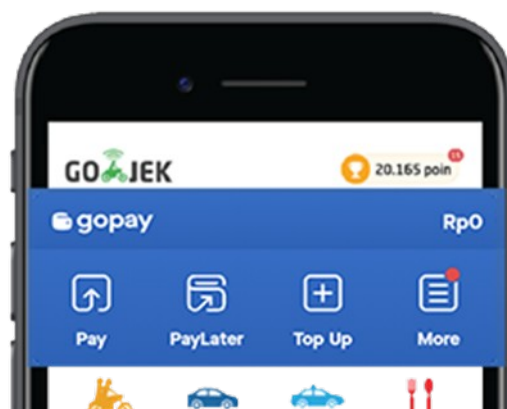

Figure 3. Main Menu

- If you want to pay at an offline store, for example, Burger King, you can directly scan the QR Code of the recipient of the gopay transfer that is already available (Figure 4).
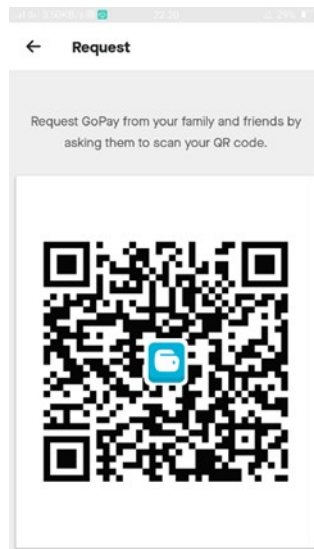
Figure 4. QR Code

- Here is the Form input the amount you want to transfer, then click Confirm, if you already click Pay on the Transfer confirmation page (Figure 5).
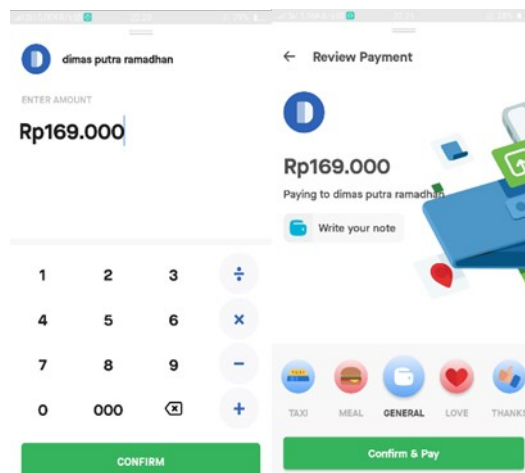

Figure 5. Transfer Home

- Here the customer enter Gopay Pin or can use the fingerprint ID that has been previously registered, the customer will get a notification that the previous transaction has been successfully entered (Figure 6).
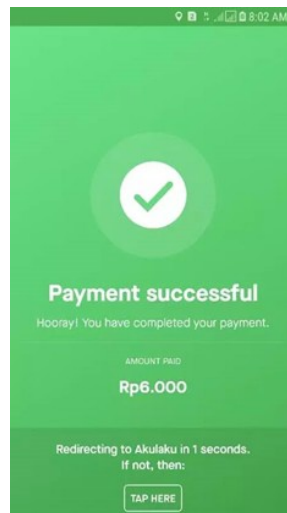
Figure 6. Notification

- How to top up Gopay balance. This feature helps Gopay users whose balance can be refilled anytime. Users who run out of Gopay balance can refill the balance top-up feature provided by the Gojek app, just click Fill in Balance (Figure 7).
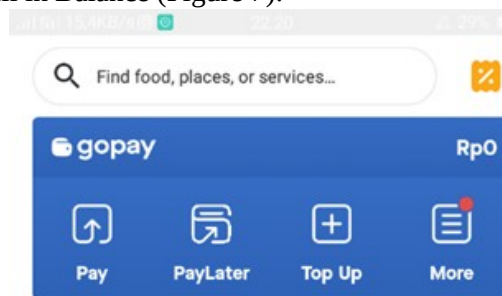

Figure 7. Fill in the Balance

- If the user wants to top up Gopay balance with an ATM, please click instructions and click ATM in the Instruction feature (Figure 8). After that, the user will get a Code and Instructions on how to top up Gopay at the ATM the user has chosen with the phone number belong to the user.
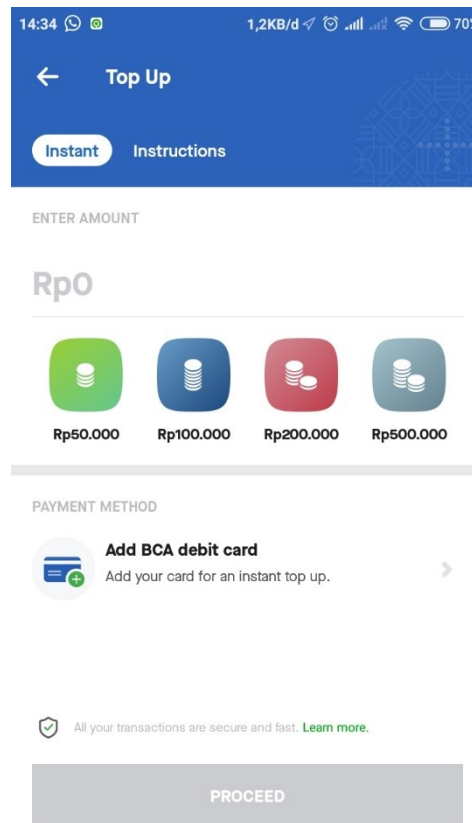
Figure 8. Instruction

4. Conclusion

Technology Development and Innovation make it easy for people, especially when it comes to transactions that change cultures or lifestyles that used to transact using money directly, now can be online using e-payment wherever and whenever. With e-payment, customers do not need to bother bringing a lot of money if they want to do transactions, comfort, convenience, security and lots of promotions given e-payment products make customers satisfied with the e-payment service. In the future, the use of e-payment will increase, especially in Indonesia, where the dominant community has shifted from cash transactions to online transactions because e-payment will develop and innovate again to the next level which will be very promising for customer satisfaction.

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