

Understanding the Digital Payment Services Through User Experience During the Pandemic Era

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Abstract

Technological developments have accelerated disruption in various fields. Even the financial system has now been disrupted. The emergence of Financial Technology (Fintech) has spawned new companies with more competitive business models. In this pandemic era, the number of digital payment users continues to increase. This research analyses the factors that strengthened and weakened the digital payment services from the user perspective. Researchers used qualitative research methods. Data were collected by conducting in-depth online interviews with 193 digital payment users in Indonesia during the pandemic. Factors that became the service strengths are, provide convenience (practical), give a sense of security, offer promos that benefit users, and conform with prevailing trends. Some factors become weaknesses of digital payment services. The first factor is related to network and software constraints—the second factor is service security. The third factor is related to inadequate supporting facilities and infrastructure. The existence of administrative fees and minimum balances become the fourth factor. The fifth factor is associated with the elderly who find that the platform is complicated to use—the sixth factor-related consumptive behavior. And the last element is the presence of marketing promises, which do not fit with reality.

Keywords

Financial, Technology, Fintech, Digital Payment, User Experience

1. Introduction

Disruption is not just a change. Disruption is a significant change that changes the way people live (Fukuyama Francis, 1999). Currently, technological developments accelerate disruption in various fields. The financial system has also been disrupted. The emergence of Financial Technology (Fintech) has created a new company with a competitive business model, which is predicted to surpass a large financial company (Blohm et al., 2016). Many countries in the world enforce several regulations to increase the use of Fintech by their people. The use of Fintech is considered able to create efficiency in the economy (Haddad & Hornuf, 2019). Currently, six forms of business models from Fintech have developed: payment, wealth management, crowdfunding, lending, capital market, and insurance business model (Lee & Shin, 2018). Based on data from Statista, in 2019, digital payment users in Indonesia reached 148.1 million users. With a total transaction of 28.307 million dollars (Statista, n.d.). This value is predicted to increase sharply in 2020. The Covid-19 pandemic has increased the use of digital payments in Indonesia (Safitri Kiki, 2020)(Hutauruk

Dina M., 2020)(Intan Novita, 2020). The development of smartphone technology has also catalyzed disruption in the financial sector. Financial transactions are now becoming more mobile, can be done anytime, anywhere. Before the invention of smartphones, digital transactions were made through ATMs or personal computers. Several financial institutions also provide transfer services via SMS. Nowadays, only by using a smartphone can we carry out various kinds of financial transactions wherever we are (Cole et al., 2009).

1.1 Objectives

With digital payment technology users' growth, researchers want to find the strengths and weaknesses of digital payment services, especially in this pandemic era, seen from digital payment users (user experience). This research aims to develop pre-existing knowledge related to digital payment technology services. It conducts to determine the strengthen and weaken factors of these services. This research intended to provide additional information for the service provider to improve digital payment services. Entrepreneurs can also use research results to select adequate and efficient transaction methods to increase income. Consumers can ultimately get the maximum benefit from using this technology. And for other researchers, this research can be used as a basis for further study. Researchers used qualitative research methods. Data were collected by conducting in-depth interviews from 193 digital payment users in Indonesia. The data collected was then analyzed and concluded.

2. Literature Review

2.1 Digital Payment

Digital payment can be defined as a real-time payment using an operating system provided by digital devices. Digital payment itself has begun to develop since the advent of internet technology. Banks have popularized digital payment by issuing payment card products such as credit and debit cards. The rapid growth in e-commerce has influenced the development of digital payment (Ureche & Plamondon, 2000). New payment systems emerged, such as online payment portals (for example, PayPal) and internet banking. With the discovery of smartphones, digital payment service methods are becoming more diverse (Gießmann, 2018). Digital wallets, mobile banking, and even new digital currencies (cryptocurrency) continue to grow and begin to shift the old order of transactions (Mukhopadhyay et al., 2016).

In Indonesia, digital payment is becoming popular and widely used by the public. The value of transactions using digital payments in Indonesia continues to increase. In 2017, the total trades reached 13,393 million dollars. In 2018 it increased to 19,657 million dollars, and the value continued to grow in 2019; it gets 28,307 million. Based on the same data, it is also emphasized that smartphones as a digital payment tool are increasing (Statista, n.d.). Indonesia has become a potential market for digital payment services because internet users in Indonesia until January 2020 were only 54% of its total population (Datareportal, 2020).

One form of digital payment service that is currently snowballing in the Indonesian market is the digital wallet. Its use continues to increase and become very popular among Indonesians. Its usefulness is integrated with smartphone applications, offering other services such as transportation service, delivery service, and e-commerce (JP Morgan, 2019). Four digital wallet providers currently dominate the Indonesian market, namely Gopay, OVO, Dana, and LinkAja (Databoks, 2019). Digital wallet service users save balances in their digital wallets platforms and then use it during transactions. The balance is filled by transferring funds to the account via bank transfer or between users' transfer.

2.2 User Experience

User experience is a term used widely to describe humans' relationship as technology users and their technology. This term is often used by practitioners and researchers (Hassenzahl & Tractinsky, 2006). The user experience itself has a comprehensive scope (Forlizzi & Battarbee, 2004). It can be used in the fields of beauty, education, including technology.

Many researchers used user experience to understand the user acceptance of the technology. One of them is R. Mandryk et al. research; they examined consumers' experience when using technology as entertainment (Mandryk et al., 2006). They compared the physiological responses of technology users' when they played against the computer and played against their friends. S. Yoon investigated the advantages of using 3D Web technology in various fields by analyzing user experience from the user and provider side (Yoon et al., 2008). Then, they compare it with the 2D Web. A. Somrak investigated the effect of VR (Virtual Reality) technology on VR sickness. The data is taken from the user's experience while watching using two different kinds of videos (Somrak et al., 2019).

Other researches are conducted to determine the effectiveness of financial technology acceptance using user experience. P. Upadhyay examined the factors that influence the desire to use payment service-based on mobile devices (Upadhyay & Jahanyan, 2016). H. Ho investigated the level of acceptance from M-Commerce usage in Macau. Researchers found a phenomenon that Macau people prefer to make a payment via PC (E-Commerce) better than via mobile devices (M-Commerce) (Ho et al., 2008).

3. Methods

As previously explained, this research is qualitative. Qualitative research is usually used to conclude inductively from a phenomenon or event. The results of the analysis are written in a complete descriptive narrative to build a case study. The data analyzed obtained from observations, in-depth and open interviews, and written documents (Patton, 2005).

4. Data Collection

This research data was obtained by conducting in-depth online interviews with 193 digital wallet users. It consisted of 90 men and 103 women, aged between 16 to 25 years. Most of the digital wallet users in Indonesia are the younger generation (Katadata, n.d.). Data were collected during the pandemic era (March-May 2020). The data collected was then analyzed and concluded.

5. Results and Discussion

Technological advances have influenced changes in people's lifestyles. The shopping style that has changed to online has increased the number of transactions in digital payments. Various data show that there has been an increase in the use of digital payments service in doing transactions in recent periods. From the interview results, the researcher tries to conclude the benefits felt by users and find the shortcomings of digital payment services.

5.1 Satisfactory Factors

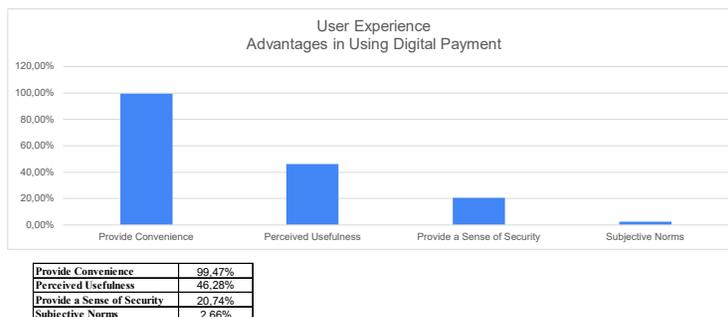


Figure 1. The Advantages in Using Digital Payment Service

Based on in-deep interview results, it can be concluded, all factors gave satisfaction to consumers who use digital payments. Figure 1 illustrates the number of respondents who chose keywords related to the advantages of using digital payment services. 99.47% of respondents choose to provide convenience as the main factor that made them decided to use digital payment services. The second factor that leads to consumer satisfaction is perceived usefulness. 46.28% respondent agree that doing transaction using digital payment service add more benefit compare using physical money. 20.74 % respondent also mention that payment using digital payment service provide a sense of security. And 2.66% of respondents feel that using it can make them accepted by society.

Base on figure 2, we can conclude a more detailed description of why respondents were satisfied when using a digital payment service. We divide the keywords obtained from the interview results into four major parts, namely providing confidence, perceived usefulness, providing a sense of security, and subjective norms. Based on the data from Figure 1, it is known that most respondents mentioned keywords related to provide convenience (99.47%). So, it can be concluded that the main strength of this digital wallet service is to provide convenience for users.

5.1.1 Provide Convenience.

Most of the respondents chose "practical" as their reason for continuing to use digital payment services. The digital payment platform is considered relatively easy to implement by young age users. Most payment services can be

activated online by using ATM or smartphone. By using it as payment methods, transaction payment becomes more comfortable and faster. Payments can also be made precisely as the bill amount, so users and merchants do not face problems in looking for a change. It also reduces queues. In big cities in Indonesia, it easier to find merchants who accept digital payment. There are various ways to add balances to your digital payment account. You can do it using ATM, smartphone, personal computer or ask your acquaintances to transfer funds to your account. So, users do not need to bring much physical money.

The user chooses to use a digital payment service because its service is considered efficient. Nowadays, most of the digital payment service is integrated into a smartphone. Users did not need to waste their time to go somewhere to withdraw cash or to do a transaction. They could use digital payment service technology anywhere and anytime. They can use it to buy things in the marketplace, restaurants, even movie or concert tickets. Users can also use it to pay various bill payments such as electricity, water, and phone.

5.1.2 Perceived Usefulness

In Indonesia, to attract customers, digital payment services are doing promos intensively. They give discounts and cashback for doing transactions using their service.

Most of the respondents stated that they chose to use digital payments when paying transaction because it was more economical. They can get goods at a lower price by using promos offered by digital payment services.

5.1.3 Provide a Sense of Security

With digital payments, users do not need to carry much cash. Some even state that they do not need to bring a wallet. This action reduces the risk of losing money due to a pickpocket, fall, or damage. Some users also mention that digital payment service could avoid money counterfeiting.

The user finds that it is easier to check the account balance using its service. Its services also give notification for every transaction that occurred. They could manage their fund because it service records all transaction that has already happened.

In the Covid-19 pandemic era, using digital payment services is considered safer and hygienic. Users can avoid direct contact with physical money, which is supposed to carry bacteria. Users can also do social distancing because they do not need to leave the house to withdraw money to pay transactions.

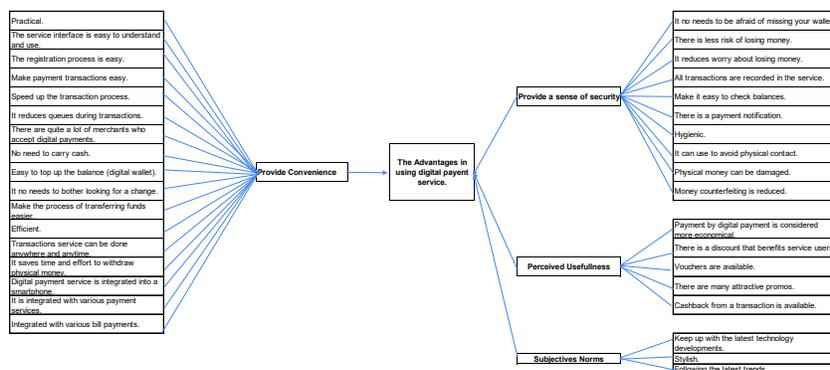


Figure 2. The Service Advantages

5.1.4 Subjective Norms.

Digital payment is now being the rising star in the Indonesian payment sector. Its users are continuing to increase from year to year. Respondents also stated that they use digital payment services because their surroundings (friends, family) use the same services. They use it to follow the latest trend and technological development. They feel uncomfortable if they do not use the same service. Using digital payments nowadays had become a new payment style in the young generation era.

5.2 Factors that Reducing Convenience.

Digital payment services do not only provide convenience for users. According to respondents, there are several things that digital payment service providers need to fix. Figure 3 illustrates the number of respondents who choose keywords related to inconveniences when using digital payment services. The main factor that 64.83% of respondents choose is problems related to network and software. 54.26% of respondents doubted the platform's security. The lack of

supporting facilities and infrastructure becomes 23.40% of respondents choose as one of the obstacles that reduce user convenience. 21.28% of users are concerned about the service provider fees and balance management policies. Some users (15.43%) also revealed the difficulties in teaching the elderly to use digital payment services. Another problem mentions by 14.89% of respondents related to the user psychological attitude. A 5.32% of respondents cite unfulfilled marketing promises.

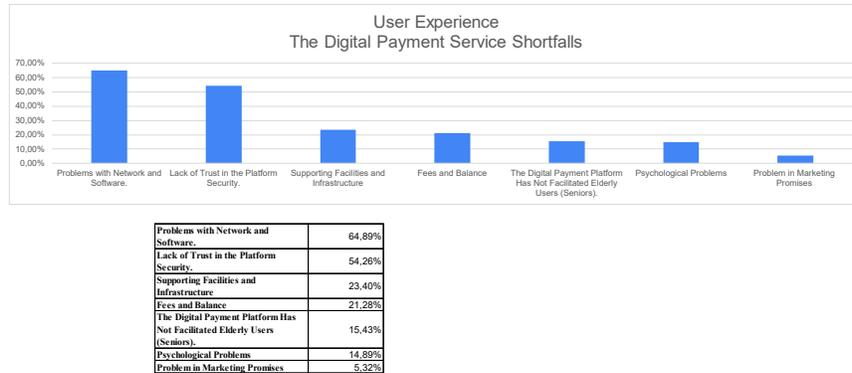


Figure 3. The Service Shortfalls Facing by User While Using Digital Payment Service

Base on figure 4, we can conclude a more detailed description about the digital payment service shortage which obtained from user experience. We divided the keywords obtained from the interview results into six major parts, namely problems with network and software, lack of trust in the security platform, supporting facilities and infrastructures, fees and balance, it has not facilitated elderly, physical problems, and problems in marketing promises. Based on the data in Figure 1, it is known that most of the respondents mentioned keywords related to "problems with network and software" (64.89%) and "lack of trust in the platform security" (54.26%) as a shortfall in digital payment services. These two shortcomings must be highlighted by service providers and merchants in order to be able to provide better services.

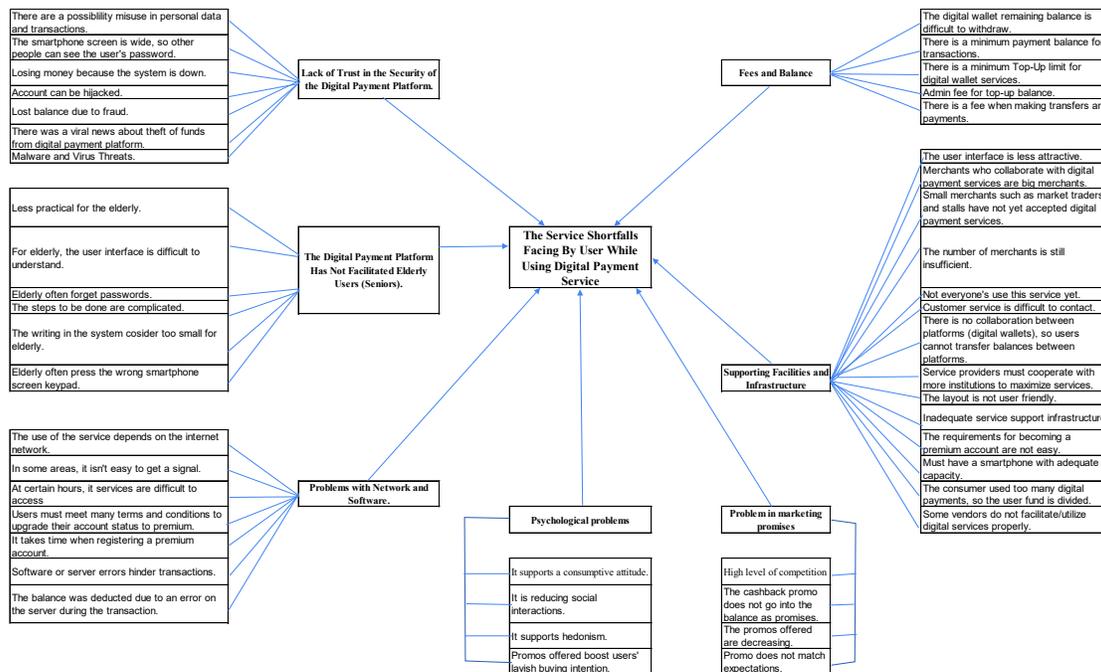


Figure 4. The Service Shortfalls

5.2.1 Problems with Network and Software.

Digital payment services depend on the internet network. At the same time, several regions in Indonesia do not have adequate data networks. Weak data signals can fail digital payment-based transactions. Users suggest that merchants with poor data signals install a cable internet network.

Some user told their experience, in a particular hour, its service is hard to access. It happens mostly in the morning when people starting their activities and, in the afternoon when people finished their work and came home.

When an error occurs in software or server, the user feels at a loss. Its error hinders their transaction. In some cases, that error deducted the user balance more than it used. Users expect providers to maintain the system regularly and provide better customer service.

Some digital payment offers a premium account to its user. That account gives more service to the consumer. But there are many terms and conditions that they should complete, and it takes time.

5.2.2 Lack of Trust in the Security of the Digital Payment Platform.

Digital payment service users are aware that using the digital payment service is not entirely safe. Users who are the younger generation continue to use the service because their balance is not large. The risk of losing their balance on the platform is smaller than carrying physical money.

The user implied that personal and transaction data stored in the platform server be unsafe. It could be stolen or misused. Users also concern if their accounts are hacked and irresponsible individuals drain their balances. Several cases about fund theft become quite viral and raised users' concerns about platform security.

Users expect the company to increase platform security, so their funds and data are safe. The users also expected that the company collaborates with insurance to manage the risks they will face.

Malware and virus have already become threats to a personal computer and smartphone user. These threats could be made the owner lost control of their gadget and lost their funds' balances.

5.2.3 Supporting Facilities and Infrastructure

Users suggest that the appearance of the digital payment service should be made more attractive. They say the current display is too monotonous, fewer aesthetics, and less user friendly.

The Digital payment service provider should escalate collaboration with the various party. Digital payment depends on the internet network, so cooperation with internet service providers is crucial. Collaboration between platforms is also needed to increase customer satisfaction. That collaboration can increase the number of services provided.

The user stated that the number of merchants was insufficient. The most merchant who accepts the digital payment service is a large merchant whose business located in big cities. Service providers must increase the number of merchants that accept digital payments. It hardly finds small market traders and stall which accept those payments. That problem may be solved if the number of the service user is increased. Based on the data mention before, the number of the service user is limited. The increase in user numbers will attract merchants to use digital payment services.

Digital payment providers should give their vendors adequate education about their SOP (Standard Operation Procedure). Users said that some merchant employees are not well educated. They do not understand how to complete transactions using digital payments. The user also felt that some facilities, such as the internet network provided by some vendors, are inadequate. They cannot accomplish their transaction, even some of them face a double bill.

When a problem occurs, user complains about the slow respond their get from the provider customer service. Customer care is expected to focus on customers and merchants. So, all problems that occur can be quickly resolved.

Another problem faced is related to smartphone specification and the number of digital payment services in Indonesia. To use smartphone-based digital payment services, users must use a specific smartphone, which is not cheap. Many digital service providers also cause inconvenience for users. They are forced to divide their savings balance into several service providers.

5.2.4 Fees and Balance

Users of digital payment services, especially those who use digital wallets, complained about administrative fees charged when topping up funds. The company also demanded a minimum top-up rate for users. Some digital wallets do not provide cash withdrawal services. It made small balances that have settled on the apps are unusable. Users expect service providers to cooperate with banks or other financial institutions to facilitate funds transfer and reduce administration fees.

The minimum payment policy for transactions also burdens the service user.

5.2.5 The Digital Payment Platform Has Not Facilitated Elderly Users (Seniors).

Digital payment users, who are mostly young people, complain about the difficulty of teaching their parents to use a digital payment platform. For the elderly, using digital payment services is less practical. The steps that must be taken are quite confusing, the user interface is difficult to understand, and the lettering on the platform is considered too small. The elderly often forget their password and press the wrong screen keypads.

Users expect that digital payment companies also create an application model that is suitable for elderly users.

.5.2.6 Psychological Problems

Users think that using digital payments encourages a consumptive attitude because it did not give the feeling or effect of spending money. The user also opines that it supports hedonism and lavish buying intention. Digital payment services also encourage consumers to be lazy to move and reduce interactions between people.

5.2.7 Problem in Marketing Promises

The competition level between digital payment services payment in Indonesia considers tight. To win the competition, they offer promos, vouchers, and discounts. But some promises related to promo and cashback are not fulfilled, and its disappointed consumer. The user also mentions that nowadays, the number of promos offered is reduced. Users hope that service providers do relevant marketing.

5.3 Proposed Improvements

From the analysis results, it can be concluded that several suggestions can be submitted to digital payment service providers to improve their services. First, ensure that merchants have a good internet network. Second, service providers must prove and convince users that their data is safe and not misused by other parties. Third, improve customer service performance in solving customer problems. Fourth, educating users about the costs associated with digital payments and expanding cooperation with other financial institutions to improve services. Fifth, service providers should develop applications that can be considered safe and more comfortable for elderly users. And finally, providing clear and accurate information about ongoing promotions to reduce customer dissatisfaction.

6. Conclusion

The rapid development of technology has disrupted various fields, including finance. The emergence of financial technology began to replace cash transactions. Economically, transactions without using cash can create efficiency in the economy.

This study aims to develop pre-existing knowledge. Researchers examine the experience of users using digital payment services. Using this research, service providers can improve their digital payment services; entrepreneurs can develop transaction methods to increase income. Consumers can get the maximum benefit from using this technology. Other researchers can also use this research as a basis for further study.

Using data analysis conclusion, researchers can deduce all factors which are satisfying users. These factors are the convenience of digital payment services, a sense of security, offer promos that benefit users, and follow prevailing trends. There are some drawbacks in services that need to be improved from a user's point of view. They implied that those services are often facing problems with networks. The user trust in platform security from an attacker is low. The user thought that supporting facilities and infrastructure are still inadequate. Platform service does not facilitate the elderly. Some users felt that some policies in fees and balances are burdensome. And they also think that digital platforms encourage consumptive attitudes and feel disappointed with marketing promises that are not as expected.

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