Utilizing Business Applications with Non-Cash Payment Methods to Increase Consumer Satisfaction

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ABSTRACT

Digital transformation requires micro, small, and medium enterprises (MSMEs) to adopt business applications and non-cash payment methods to improve operational efficiency and consumer service. This community service program aimed to strengthen participants' digital and financial literacy through training and mentoring on the use of business applications integrated with bank transfer payments. The activity employed an educational, participatory, and applied approach consisting of socialization, application-use training, digital transaction simulations, interactive discussions, mentoring, and evaluation. It was conducted offline at the Training Center of Alauddin State Islamic University, Makassar, on February 17, 2025, and involved 22 participants from MSMEs, new businesses, startups, the general public, and students. Observations and participant feedback indicated improved understanding and confidence in using business applications for transaction recording, business management, and payment processing. Participants also recognized that bank transfers can provide greater convenience, speed, security, transparency, and payment flexibility, which may support better service quality and consumer satisfaction. However, limited digital skills, concerns about transaction security, data-entry errors, and difficulties operating applications remained important challenges. The program's contribution lies in integrating practical application training, non-cash payment simulation, and service-quality awareness within a single community-based digital empowerment model. Continued mentoring and periodic evaluation are recommended to strengthen safe, consistent, and sustainable adoption of digital business practices.

1. Introduction

The development of digital technology has transformed the way businesses conduct economic activities while simultaneously reshaping consumer expectations regarding service quality (Umoh et al., 2024). In the context of trade and services, consumers are increasingly accustomed to fast, practical, documented, and flexibly accessible transaction processes

through digital devices. This shift has transformed business applications into strategic instruments that impact the overall transaction experience (Raval & Mishra, 2024). The integration of bank transfer payment methods within business applications enhances this function by enabling more efficient, transparent, and verified transactions. From a marketing perspective, consumer satisfaction is largely determined by a business's ability to consistently meet customer expectations through quality service that is relevant to their needs (Wang, 2022). Therefore, the use of business applications that support bank transfers should be understood as part of a service transformation, not merely a technical change in payment methods.

MSMEs face significant barriers to digital transformation, including limited digital literacy, insufficient technical skills, inadequate funding, and data security concerns. Many MSME owners lack experience with online transaction applications and remain hesitant to adopt digital payments due to fears of cybercrime and fraud (Purnomo et al., 2024). Despite these challenges, digital transformation is considered crucial for increasing efficiency, expanding market reach, and improving competitiveness. The Bank of Indonesia has actively promoted non-cash transactions through initiatives such as the National Non-Cash Movement (GNNT) and QRIS standardization. The preference for digital payments continues to strengthen, and businesses persisting with conventional transaction patterns risk falling behind (Zalfahmi et al., 2024). Technology security has been shown to positively affect mobile payment satisfaction, while the use of digital payment technology provides MSMEs with advantages in transaction efficiency, security, and recording. Information technology utilization by MSMEs improves customer service delivery and patronage (Ummasyroh et al., 2024). Consequently, as consumers demand faster, more secure services and the payment ecosystem shifts digitally, adopting business applications with bank transfer capabilities becomes an urgent necessity for business sustainability.

The central problem in MSME digital transformation extends beyond technology availability to encompass the gap between technological development and user readiness. MSMEs face challenges including limited digital literacy, inadequate technical skills, insufficient financial resources, and lack of knowledge about technology. Many MSME owners lack experience with digital transaction applications and struggle to translate technological tools into improved service quality. In Indonesia, MSMEs confront structural issues affecting competitiveness despite contributing significantly to GDP and employment (Hendrawan et al., 2024). Digital transformation requires not merely adopting technology but changing work processes and mindset to create sustainable value. Effective technology management strategies, including developing plans aligned with business goals, selecting appropriate systems, and training employee, are crucial for successful transformation (Hasanah et al., 2024). Optimizing business applications integrated with bank transfer methods requires addressing multiple dimensions simultaneously. E-payment and e-commerce services positively and significantly influence MSME supply chain performance (Kilay et al., 2022; , yet ten research indicators with low values pose obstacles to digitization, MSMEs with well-developed customer service practices demonstrate higher survival rates through improved satisfaction and loyalty (Ifeanyi et al., 2024). Thus, modernizing business processes must be

accompanied by strengthening business actor capacity through comprehensive training and strategic digital adoption.

A solution-oriented approach to this problem cannot be limited to providing technology alone, but must be directed at empowering users through applicable education, training, and mentoring. Real intervention is needed in the form of community service that focuses on the use of digital technology in business practices. This approach is logical because the main obstacle faced by business actors is not simply access to devices, but the ability to understand the benefits, usage procedures, and security implications of the adopted systems. Within this framework, community service activities function as a bridge between technological innovation and daily business practices, so that digital transformation does not stop at the discourse level but enters the concrete operational realm. Therefore, the general solution offered is increasing digital literacy and strengthening the managerial capacity of business actors so that the use of business applications truly leads to improved services, operational efficiency, and growing consumer trust.

More specific solutions are aimed at technical training in the use of simple business applications that support financial recording and digital payments, transaction simulations via bank transfers, and individual mentoring so participants can apply them to their respective business activities (Putra et al., 2023). Implementing digital cashier applications can help MSMEs manage transactions, while digital payment systems contribute to customer satisfaction. Consumers feel more comfortable when they can directly see proof of transfer and receive faster and more professional service (Fauzan & Chairil, 2024). This demonstrates that the specific solutions offered not only target internal business efficiency but also aim to create a more convincing transaction experience for customers. In other words, the integration of business applications and bank transfers serves a dual purpose which is to improving business governance while enhancing the perception of service quality (Oktaviani et al., 2023).

This community service program aims to provide a tangible contribution to the community through training and mentoring on the use of digital business applications that support bank transfer payment methods to improve service quality and customer satisfaction in transactions. More operationally, these objectives include increasing business actors' understanding of the importance of digitalization, providing technical training on application use, encouraging technology optimization to improve customer satisfaction, raising awareness about the security and efficiency of modern payments, and building community digital independence in managing their businesses professionally.

2. Method

This community service program implemented by lecturers and students of the Digital Business Study Program at Megarezky University. The activity raised the theme of utilizing business applications using the bank transfer method as an effort to improve service quality and customer satisfaction. This program is designed to implement the Tri Dharma of Higher Education, specifically in providing knowledge and practical skills to the community regarding the application of digital technology in business activities. The implementation of the activity uses an educational, participatory, and applied approach. This approach is realized through socialization activities, training on the use of business applications, digital transaction

simulations, mentoring, interactive discussions, and evaluations. Socialization is provided to increase participants' understanding of the importance of business digitalization and the benefits of using the bank transfer payment method. Furthermore, training and simulations are conducted so that participants gain direct experience in using business applications to record transactions, manage business activities, and make payments digitally.

The target audience for this activity includes micro, small, and medium enterprises (MSMEs), new business owners, local startup managers, the general public, and students seeking knowledge about utilizing business applications. The selection of these target groups was based on the need to improve digital and financial literacy, particularly in the use of faster, safer, and more efficient payment systems. Through this activity, participants are expected to understand the benefits of business applications and consider their application in their daily business activities. The activity was held offline on Monday, February 17, 2025, from 10:00–1:30 PM, at the Training Center of Alauddin State Islamic University, Makassar. The activity was attended by 22 participants and involved an implementation team consisting of lecturers and students. The face-to-face implementation was chosen so that the process of delivering material, simulations, discussions, and mentoring could be carried out directly according to the needs of the participants. The implementation of the activity was divided into three main stages: the preparation stage, the implementation stage, and the evaluation stage. This division of stages was carried out so that all activities could proceed systematically and in accordance with the objectives of the community service program.

During the preparation phase, the implementation team held internal discussions to determine the materials, activity format, task allocation, and technical requirements for the event. The team also conducted initial interviews with community members and students to obtain an overview of participants' understanding and needs regarding the use of business applications and bank transfer payment methods. The results of this initial identification were used as the basis for developing materials that were easy to understand and tailored to the participants' needs. Furthermore, the team prepared registration materials, activity equipment, coordinated activities, assigned tasks, conducted briefings, and conducted a dress rehearsal before the event began. The implementation phase began with participant registration and an opening ceremony by the MC. The materials were delivered using lectures and panels by speakers knowledgeable in digital business. The materials covered an introduction to business applications, the benefits of digitalization in business management, the use of bank transfer methods, digital transaction security, and the relationship between ease of payment and customer satisfaction. The presentations were complemented by illustrations and simulations to help participants understand the process of using digital applications and payment systems.

Following the presentation, the activity continued with a question-and-answer session. This session provided an opportunity for participants to submit questions regarding material they did not understand, challenges in using the application, transaction security, and the application of bank transfer methods in business activities. The presenters provided explanations and solutions based on the problems raised by the participants. The next activity consisted of an interactive discussion and mentoring. During this stage, participants were encouraged to share their experiences and the challenges they faced when conducting digital transactions. The presenters acted as facilitators and instructors, helping participants

understand the practical use of business applications. The mentoring also aimed to help participants adapt the application's use to the characteristics and needs of their respective businesses. The final stage was an evaluation of the activity. The evaluation was conducted internally by the implementation team to assess the implementation of the activity, participant engagement, the suitability of the material, and any challenges that arose during implementation. Feedback from participants was also used as consideration for improving and developing future community service activities.

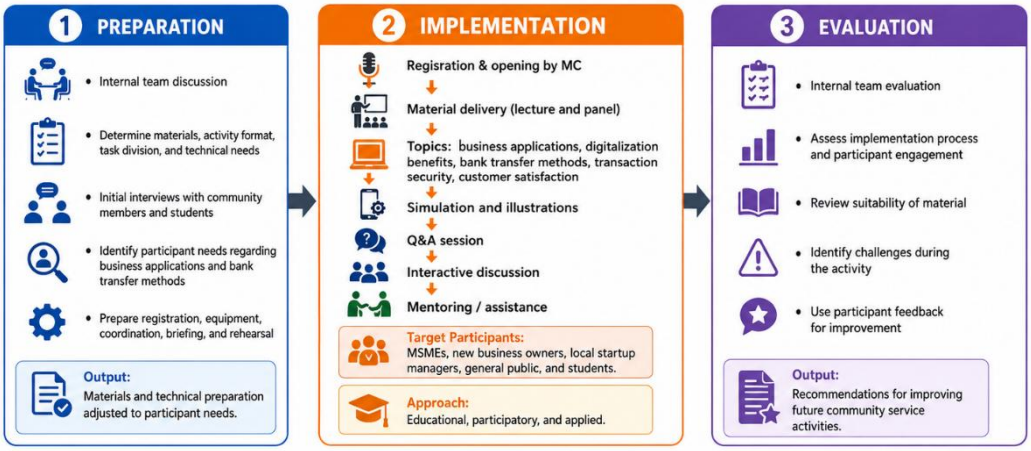


Figure 1. Community Service Framework

3. Results and Discussion

The community service activity on the use of business applications using the bank transfer method was carried out according to the planned stages. This activity provided participants with knowledge about the importance of using digital technology in business management, particularly to support the process of recording transactions and providing payment services to consumers. Based on observations during the activity and participant responses during the evaluation session, participants showed interest in using business applications as a means to increase business efficiency. After participating in the presentation of materials, simulations, and discussions, participants gained a better understanding of the function of business applications in assisting financial recording, transaction management, and implementing the bank transfer payment method. Participants who were previously more accustomed to using cash payments began to understand that bank transfers can be a more practical, fast, and secure payment alternative. The use of this method can also help businesses provide a wider variety of payment options to consumers.

3.1 Result

The results of the activity demonstrated increased participant confidence in utilizing digital technology to support business activities. Through simulations and mentoring, participants gained an overview of the stages of using business applications and the process of accepting payments via bank transfer. Direct mentoring helped participants overcome initial doubts and difficulties in understanding digital transaction systems. In addition to improving their understanding of technology use, this activity also raised awareness among participants about the importance of service quality in building customer satisfaction. Participants

understood that consumers require easy, fast, secure, and transparent transaction processes. Providing a bank transfer payment method is considered to make it easier for consumers to complete transactions without having to carry or prepare cash.

The discussion provided an opportunity for participants to share their experiences and challenges in using business applications. These challenges included limited technological understanding, concerns about transaction security, data entry errors, and difficulties in operating the applications. The speakers explained the importance of accuracy in transactions, checking payment receipts, and protecting personal information and financial data. Overall, the discussion successfully introduced participants to the use of business applications and bank transfer methods as part of the business digitization process. It also fostered an initial understanding of the benefits of technology in improving business management efficiency and providing a better transaction experience for consumers. The interaction during the discussion encouraged the exchange of information and experiences among participants regarding the application of digital technology in daily economic activities.



Figure 2. Community Service Process

3.2 Discussion

Utilizing business applications integrated with bank transfer payment methods can improve the quality of customer service. Business applications help businesses manage transactions more systematically, while bank transfers simplify the payment process (Zahra et al., 2023). Integrating these two elements allows for faster, more convenient, and more documented transactions. Ease of transaction is one aspect related to customer satisfaction. Consumers tend to feel more comfortable when businesses provide payment methods tailored to their needs and habits (Saputra & Fadila, 2023). Through bank transfers, consumers can make payments without having to visit the business premises or prepare a specific amount of cash. This can reduce barriers to the transaction process and help businesses provide more flexible service.

The speed of the payment process is also one of the benefits of using bank transfers. After consumers make a payment, businesses can review the receipt and confirm the transaction. A properly executed confirmation process can expedite service and provide certainty to consumers (Lafi et al., 2024). However, businesses still need to check account transactions or banking system information directly to avoid relying solely on images of proof of transfer sent

by consumers. In terms of transparency, using bank transfers creates transaction records that can be used as proof of payment (Ritthitraiphop & Hamra, 2019). These records help consumers and businesses reduce the possibility of misunderstandings regarding the amount, timing, and status of payments. Transparency in transactions can increase a sense of security and build consumer trust in the services provided by businesses.

For MSMEs, business applications can assist with recording daily transactions, managing inventory, and monitoring cash flow. Digital record-keeping allows for more organized business data storage compared to undocumented records. This data can then be used to evaluate sales, control inventory, and plan business activities (Kosadi et al., 2021). Using business applications can also improve accountability in business management. Every digitally recorded transaction can be traced back when needed. This makes it easier for business owners to prepare simple financial reports and gain a more objective understanding of business conditions. Organized data management can serve as a basis for business decisions (Panya & Abuya, 2022).

However, the success of implementing a business application depends not only on the availability of technology. The level of digital literacy, user skills, internet network quality, and data security also influence its success (Ahmad et al., 2024). Participants who are unfamiliar with using the application require gradual training and guidance. Without adequate guidance, application use can lead to recording errors or difficulties in completing transactions. Security aspects also need to be considered when using bank transfers (Setyawan et al., 2023). Businesses and consumers need to understand the importance of maintaining the confidentiality of passwords, verification codes, personal identification numbers, and account information. Participants also need to be educated about various forms of digital fraud, including fake transfer receipts and requests for banking information from irresponsible parties (Cele & Kwenda, 2024). Therefore, increasing digital literacy needs to be accompanied by increased awareness regarding transaction security.

The mentoring provided in this activity demonstrated that barriers to technology use can be reduced through explanations and hands-on practice. Participants had the opportunity to ask questions, experiment, and discuss the challenges they faced (Pranitasari et al., 2026). This approach helped participants understand that digital technology can be learned gradually and tailored to the needs of each business. Overall, the use of business applications using bank transfers has the potential to benefit both businesses and consumers (Putri et al., 2025). For businesses, this technology helps improve record-keeping and service efficiency. For consumers, the availability of bank transfer payments provides convenience, speed, and transparency in transactions (Fernandes et al., 2026). Therefore, the use of digital technology needs to be supported through training, mentoring, and ongoing evaluation to ensure optimal implementation.

4 Conclusion

Community service activities involving the use of business applications using bank transfer methods have provided participants with an understanding of the importance of digitalization in business management and customer service. The use of business applications helps businesses record transactions more regularly, while bank transfer methods provide

convenience, speed, security, and transparency in the payment process. Training, simulations, discussions, and mentoring also helped participants understand the practical application of digital technology. Therefore, similar activities need to be carried out continuously to improve the digital skills of business owners and the implementation of business applications can provide optimal benefits for both businesses and consumers.

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