

(Purike et al., 2022). This gap underpins the importance of this research, as it provides a platform for introducing scientific novelty in the context of star-rated hotel financial management.

Hotel X, a five-star hotel in Bali, has implemented a digital payment system in its operations to support its digital transformation. Data shows a significant increase in the use of digital transactions compared to cash payments, indicating a shift in preferences among both guests and hotel management. However, challenges remain, such as internet instability, potential data inconsistencies, and reliance on manual documentation. It raises questions about the system's effectiveness in creating overall operational efficiency, particularly in areas directly related to cash receipts.

This research focuses on analyzing the implementation of digital payments in five key hotel departments involved in the transaction process: accounts receivable, general cashier, income audit, front office cashier, and restaurant bar cashier. This focus was chosen because these departments play a crucial role in maintaining the smooth flow of cash and the accuracy of hotel financial records. Using the efficiency theory proposed by Syamsi (2007:4) as the basis for analysis, this research seeks to evaluate the extent to which digital payments can provide efficiency in terms of thought, energy, physical, time, space, and material. This evaluation is crucial to obtain a clear picture of the contribution of digital payment systems to the effectiveness of five-star hotel operational management.

The urgency of this research lies in its relevance to the development of hotel management strategies in the digital era. The results are expected to provide theoretical contributions to enrich the literature on accounting digitalization and operational efficiency, while also providing practical insights for hotel management in making strategic decisions related to optimizing digital payment systems. Thus, this research not only answers the scientific question about the impact of digital payments on efficiency but also provides concrete recommendations for the hospitality industry to improve competitiveness and service quality amidst the changing global digital landscape.

METHODS

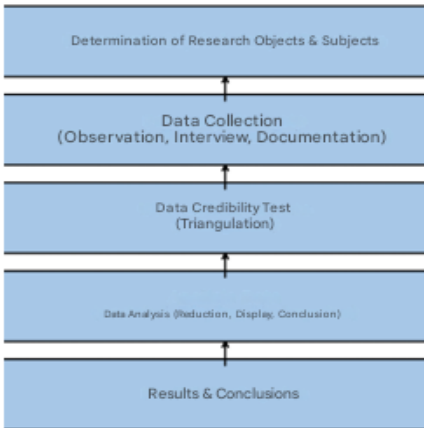


Figure 1. Research Method Flow

This study uses a descriptive qualitative method with the aim of analyzing the implementation of digital payments in improving operational efficiency at Hotel X. The focus of the study is directed at five main sections directly involved in transaction management, namely accounts receivable,



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general cashier, income audit, front office cashier, and restaurant bar cashier. Data collection was carried out from January to July 2025 through observation, in-depth interviews, and documentation, with primary data sources coming from staff working in related sections and secondary data from internal hotel financial documents. To ensure the validity of the data, this study applies source triangulation techniques and Sugiyono's (2020:68) technique of triangulation. The data obtained were then analyzed using a qualitative descriptive approach through the stages of data reduction, data presentation, and concluding, using the efficiency theory framework of Syamsi (2007:4) as a reference in assessing the effectiveness of digital payment implementation.

RESULT AND DISCUSSION

This section presents the results of research on the implementation of digital payments at Hotel X and a discussion regarding its contribution to operational efficiency. The research results are presented based on field findings obtained through observation, in-depth interviews, and documentation, with a focus on five main sections involved in transaction management: accounts receivable, general cashier, income audit, front office cashier, and restaurant bar cashier. The analysis is then conducted with reference to Syamsi's (2007:6-7) efficiency theory, which includes six indicators: mind, energy, body, time, space, and objects. The presentation of the results focuses on the sources of transactions and the use of digital payment tools, while the discussion is directed at assessing the effectiveness of the system's implementation and the extent to which digital payments can improve operational efficiency in each part of the hotel.

Sources of Digital Payment Transactions at Hotel X. Digital payment transactions at Hotel X originate from various operational departments directly responsible for cash receipts from guest activities. The front office cashier department serves as the primary transaction hub, handling payments during guest check-in and check-out. Digital transactions in this department generally include deposits and final settlement of all guest expenses during their stay, such as room charges, additional services, and use of certain facilities. Implementing a digital payment system makes the payment process more convenient, as it can be processed using debit cards, credit cards, or QRIS, thereby speeding up transaction flows and minimizing recording errors. Furthermore, the front office cashier department plays a crucial role in ensuring that digital transactions are integrated with the hotel's financial system in real time, which is then forwarded to the financial reporting process.

Another source of digital payment transactions comes from restaurant bar cashiers or outlet cashiers, who handle payments for food and beverage purchases at the restaurant and spa services. This department handles both cash and digital transactions, with recent trends indicating increasing guest adoption of cashless methods. Furthermore, accounts receivable transactions are managed through an accounts receivable system, using a guest ledger for individual guests and a city ledger for third parties such as travel agents. The flow of digital transactions from these various sources is then verified and monitored in stages to ensure accurate recording. The existence of a digital payment system helps expedite the tracking of accounts receivable transactions, strengthens financial controls, and supports transparency in cash receipts reporting. However, despite the use of a digital system, each department still relies on manual documents such as guest folios, sales vouchers, and outlet bills for administrative support, so the transaction management process has not yet fully separated from conventional methods.

Digital Payment Tools Used at Hotel X. Based on research conducted through interviews and documentation, Hotel X has utilized a variety of digital payment instruments to support the smooth operation of financial transactions. The primary payment instrument used is a Card-Based Payment



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Instrument (APMK), either credit or debit cards. Every card-based transaction is processed through an Electronic Data Capture (EDC) device that accepts various international and domestic card types, such as Visa, Mastercard, AMEX, GPN, UnionPay, and JCB. Collaboration with several major banks, such as BCA, Mandiri, and CIMB, facilitates guest payment accessibility. However, the effectiveness of EDC use is greatly influenced by network signal stability. Interruptions to the internet connection can slow down the transaction process and even increase the risk of payment failure. Furthermore, the risk of human error is still present, especially when staff manually input bill amounts, so precision is still required in every transaction.

In addition to APMK, the hotel also implements Electronic Funds Transfer (EFT), which includes bank transfers and payment links. This payment method is generally used for large-value transactions, such as Advanced Reservation Deposits (ARD), providing both guest convenience and ease of use for cashiers. The advantage of this method lies in its efficiency, as it eliminates the need for an EDC device, allowing for faster, safer, and more flexible transactions. The payment link sent to guests allows payments to be made from anywhere without having to be present at the hotel. It not only speeds up the transaction process but also supports financial security, as funds are transferred directly to the company's account without going through risky manual procedures. This convenience has led to the increasing use of EFT, especially by guests making large room reservations and travel agents working with the hotel.

Meanwhile, the use of the Quick Response Code Indonesian Standard (QRIS) has also seen a significant increase, especially since the COVID-19 pandemic, which emphasized the importance of contactless transactions. QRIS provides convenience for guests by simply scanning the code using a digital wallet or mobile banking application, with transaction funds automatically transferred directly to the hotel account. Implementing QRIS not only speeds up the payment process but also increases the transparency and accuracy of recording. However, each digital payment instrument still faces challenges, particularly the Merchant Discount Rate (MDR) fee charged on transactions. MDR fees range from 1-2% for transactions using debit cards, credit cards, and QRIS, while transactions via payment links can reach 2-3%.

Furthermore, technical issues such as signal interference on EDC machines remain a barrier, particularly in certain areas of the hotel. It impacts operational efficiency by slowing down guest service. Therefore, while digital payments have proven to accelerate, clarify, and secure transactions, network infrastructure optimization and operational cost management are still necessary for more effective and consistent implementation in the hotel environment.

Implementation of Digital Payments at Hotel X. Digital payments at Hotel X are implemented across various operational departments directly involved in financial transaction processes. Interviews with accounts receivable, general cashiers, income audit, front office cashiers, and restaurant bar cashiers indicate that this system offers a number of conveniences while also presenting challenges that must be properly managed. In principle, digital payments help speed up transactions, minimize recording errors, and increase transparency in financial reports. However, on-the-ground conditions indicate that each department has its own unique dynamics in implementing this system, resulting in varying levels of effectiveness. In the accounts receivable department, the implementation of digital payments significantly accelerates the payment process from third parties. Transactions can be received in real time without having to go through lengthy manual procedures, thereby streamlining the company's cash flow.

The verification and reconciliation process is also more efficient because data is automatically recorded in the digital system. However, challenges remain, such as delays or failed verification via



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payment links due to unstable internet connections. Furthermore, physical documents such as guest folios, sales vouchers, and outlet bills are still used to supplement reporting and chargeback processes, increasing the administrative burden and potentially reducing work efficiency. In the general cashier department, the implementation of digital payments has resulted in a decrease in cash transaction volume, although the role of cashiers remains unchanged. Daily reconciliation processes have become faster due to the reduced amount of cash received. However, overall, the operation of this department has not experienced significant changes, as it still relies on physical facilities such as safes, money counting machines, and manual documents such as cashier envelopes and drop box sheets. This situation demonstrates that although digital payments have increased reporting speed and reduced the risk of cash counting errors, the role of human labor in administrative activities remains high, so full labor and physical efficiency has not been achieved.

The implementation of digital payments in the income audit department has shown a positive impact on accelerating daily audits. The system is able to automatically record transaction data, making the report verification process more efficient. However, challenges remain, including discrepancies between digital data and manual documents. Input errors and negligence in attaching EDC slips are the main causes of data discrepancies, complicating the audit process. Furthermore, digital transaction procedures have not been consistently implemented by all outlets, requiring additional manual checks for daily reports. It indicates that while digital payments have improved efficiency in terms of time and effort, discipline in implementing procedures remains a challenge that requires attention.

Meanwhile, for front office cashiers, digital payments have the most significant impact on improving operational efficiency. Check-in and check-out processes are faster, transaction errors are reduced, and guests have a wider choice of payment methods, such as QRIS, e-wallets, and contactless payments. However, the success of this system is highly dependent on a stable internet connection. Network disruptions can delay transactions, trigger long queues, and reduce service quality. Furthermore, some guests still feel more comfortable using cash because they are not yet accustomed to digital methods, so hotels must continue to provide conventional payment services. It demonstrates that while implementing digital payments significantly improves efficiency, technological readiness and customer preferences still need to be considered.

Finally, the implementation of digital payments at restaurant bar cashiers has demonstrated tangible benefits in accelerating transactions, particularly through the use of QRIS and contactless methods. This system not only streamlines the payment process but also supports health protocols by reducing physical contact between guests and staff. However, a frequent obstacle is internet connection disruptions that hamper the EDC machine's response, forcing guests to wait until the system returns to normal. Furthermore, manual documents such as bills, EDC slips, and closing reports must still be prepared as supporting documentation, adding to the administrative workload. This situation demonstrates that while digital payments have significantly contributed to time efficiency and transparency, technical factors and the need for manual documentation remain major obstacles to optimal system implementation at hotel outlets.

Analysis of the Contribution of Digital Payments to Operational Efficiency. Digital payment transactions at Hotel X originate from various operational departments directly responsible for cash receipts from guest activities. The front office cashier department serves as the primary transaction hub, handling payments during guest check-in and check-out. Digital transactions in this department generally include deposits and final settlement of all guest expenses during their stay, such as room charges, additional services, and use of certain facilities.



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Implementing a digital payment system makes the payment process more convenient, as it can be processed using debit cards, credit cards, or QRIS, thereby speeding up transaction flows and minimizing recording errors. Furthermore, the front office cashier department plays a crucial role in ensuring that digital transactions are integrated with the hotel's financial system in real time, which is then forwarded to the financial reporting process.

The analysis of digital payments' contribution to operational efficiency at Hotel X was conducted using Syamsi's (2007:6-7) theoretical framework of efficiency, which encompasses six main indicators: mind, energy, body, time, space, and objects. Each indicator was evaluated based on five principles of efficiency: measurability, planning, rational considerations, quality control, and alignment with organizational capacity. Assessments were conducted through field observations, interviews with relevant staff, and transaction document processing. Scores were assigned on a scale of 1 to 5, which were then multiplied by the weight of each indicator to obtain a weighted score. The overall analysis showed that all departments focused on the study – accounts receivable, general cashier, income audit, front office cashier, and restaurant bar cashier – were categorized as "more efficient," although several technical and administrative challenges remained to be addressed to achieve optimal efficiency.

Table 1. Accounts Receivable Efficiency Score

<i>Account Receivable</i>			
Indicator	Weight	Score (1-5)	Weighted Value
Thought	15%	4	0,6
Power	15%	3	0,45
Physical	10%	3	0,3
Time	25%	4	1
Room	10%	3	0,3
Object	25%	3	0,75
Total Weighted Value: 3,4			

Source: Processed Data 2025

The accounts receivable section is a crucial aspect in assessing the contribution of digital payments to operational efficiency, as it is responsible for cash receipts from both guest and third-party receivables. Based on the analysis, this section received a total score of 3.4, equivalent to 68%, placing it in the "more efficient" category (see Table 1). The highest-scoring indicators were mental and time aspects, each with a score of 4. It indicates that the implementation of digital payments simplifies data verification and tracking of receivable transactions, reducing the risk of recording errors and accelerating the administrative process. However, the administrative burden remains high because physical documents such as guest folios, sales vouchers, and outlet bills are still retained for reporting and chargeback processing. Therefore, while digital payments contribute significantly to efficiency, particularly in accelerating transaction flow and reducing recording errors, efficiency in terms of workforce and physical resources is not yet fully optimized. It demonstrates that digitalization is still in a transitional stage, with digital and manual systems running in parallel.

Table 2. General Cashier Efficiency Score

<i>Account Receivable</i>			
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Indicator	Weight	Score (1-5)	Weighted Value
Thought	15%	4	0,6
Power	15%	3	0,45
Physical	10%	2	0,2
Time	25%	5	1,25
Room	10%	3	0,3
Object	25%	3	0,75
Total Weighted Value: 3,55			

Source: Processed Data 2025

In the general cashier department, the contribution of digital payments also showed positive results, with a total score of 3.55, or 71%, falling into the "more efficient" category (see Table 2). The time indicator was the most prominent aspect, with the highest score of 5, while the mental aspect received a score of 4. It indicates that digital payments provide tangible benefits in accelerating the process of recording, reporting, and reconciling daily transactions. Time efficiency is a key advantage because the workflow can be completed more quickly compared to manual methods. However, the physical and energy indicators still scored low, at 2 and 3. It is because some physical tasks, such as collecting transaction documents and checking cash, still have to be done manually. In other words, although the contribution of digital payments in managerial and technical aspects is significant, overall operational efficiency is still hampered by the need for physical activity that cannot be eliminated. Therefore, optimization steps need to be directed at integrating digital payment systems with back-office systems to reduce reliance on physical documents.

Table 3. Income Audit Efficiency Score

<i>Account Receivable</i>			
Indicator	Weight	Score (1-5)	Weighted Value
Thought	15%	4	0,6
Power	15%	3	0,45
Physical	10%	3	0,3
Time	25%	5	1,25
Room	10%	3	0,3
Object	25%	3	0,75
Total Weighted Value: 3,65			

Source: Processed Data 2025

The results of the income audit study showed a higher level of efficiency, with a total score of 3.65 or 73%, also categorized as "more efficient" (see Table 3). The primary contribution of digital payments to operational efficiency in this area lies in the acceleration of the daily audit process, particularly the time indicator, which received a score of 5. The automated transaction recording process allows auditors to verify reports more quickly and accurately. Furthermore, the mindset indicator also received a high score of 4, reflecting the ease with which auditors can analyze and make more transparent, data-based decisions. However, challenges persist in the form of inconsistencies between digital data and manual documents, such as incomplete EDC slips or transaction receipts. It requires income audit staff to continue performing manual checks to maintain data validity, ultimately increasing the workload. Therefore, while digital payments contribute



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significantly to increased efficiency, more consistent integration across hotel outlets is a prerequisite for a more seamless audit process.

Table 4. Front Office Cashier Efficiency Score

Account Receivable			
Indicator	Weight	Score (1-5)	Weighted Value
Thought	15%	4	0,6
Power	15%	4	0,6
Physical	10%	3	0,3
Time	25%	5	1,25
Room	10%	3	0,3
Object	25%	3	0,75
Total Weighted Value: 3,8			

Source: Processed Data 2025

The front office cashier department scored the highest among all departments, with a total score of 3.8, or 76%, categorized as "more efficient" (see Table 4). Digital payments significantly contribute to speeding up the check-in and check-out processes while minimizing transaction recording errors. It is reflected in the time indicator, which received the highest score of 5, and the mind and energy indicators, which each scored 4. With digital payment support, staff can process payments in real time using QRIS, e-wallets, and credit cards. This results in improved guest service quality, as transactions can be processed more quickly and accurately. However, in the physical aspect, the score only reached 3 because some activities, such as printing transaction documents, are still done manually. Technical challenges in the form of internet network disruptions also pose a major obstacle, given that digital systems rely heavily on a stable connection. Therefore, while digital payments contribute significantly to improving operational efficiency in the front office, there is a need to strengthen the technology infrastructure to ensure the system runs smoothly.

Table 5. Restaurant Bar Cashier Efficiency Score

Account Receivable			
Indicator	Weight	Score (1-5)	Weighted Value
Thought	15%	4	0,6
Power	15%	3	0,45
Physical	10%	3	0,3
Time	25%	4	1
Room	10%	3	0,3
Object	25%	3	0,75
Total Weighted Value: 3,4			

Source: Processed Data 2025

Meanwhile, the restaurant bar cashier section received the same score as accounts receivable, namely 3.4, or 68%, which is included in the "more efficient" category (see Table 5). Digital payments contribute to speeding up transactions in the restaurant and bar area, particularly for split bill services and the use of non-cash payment methods such as QRIS and contactless. The mental and time indicators scored high at 4, indicating that the digital system makes it easier for staff to track



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transactions and speeds up the guest payment process. However, the energy, physical, and material indicators remained relatively low because staff still had to attach physical documents such as EDC slips and closing reports, increasing the administrative workload. Furthermore, unstable internet connections often slow down transaction completion, reducing overall efficiency. Therefore, although digital payments have brought significant benefits to service efficiency, improvements to network infrastructure and automation of the recording system are still needed to achieve optimal efficiency in this section.

When compared across departments, the contribution of digital payments to operational efficiency shows a consistent pattern, with the time indicator consistently scoring the highest. It confirms that digital payments significantly contribute to streamlining workflows, both at the transaction and reporting levels. Front office cashiers were the most efficient department, with a score of 76%, while accounts receivable and restaurant bar cashiers remained weak, with scores of 68%. The operational characteristics of each department can explain this difference. The front office interacts directly with guests, requiring speedy service, thus optimizing the implementation of digital payments. Conversely, accounts receivable and restaurant bar cashiers still rely heavily on physical documents and tend to face more complex technical challenges.

Table 6. Summary of Hotel Operational Efficiency Scores

Department	Total Weighted Value	Efficiency Percentage	Efficiency Level
Account Receivable	3,4	68%	More Efficient
General Cashier	3,55	71%	More Efficient
Income Audit	3,65	73%	More Efficient
Front Office Cashier	3,8	76%	More Efficient
Restaurant Bar Cashier	3,4	68%	More Efficient

Source: Processed Data 2025

Overall, the contribution of digital payments to Hotel X's operational efficiency is quite significant. All analyzed areas fall into the "more efficient" category, although gaps remain in terms of human resources, physical resources, and technological infrastructure. Optimizing digital systems, fully integrating across departments, and improving the internet network are key to achieving higher levels of efficiency. With these results, hotel management can utilize digital payments not only as a transaction tool but also as a strategic instrument to improve service quality, reduce manual workload, and strengthen financial transparency. Ultimately, the implementation of digital payments contributes not only to short-term operational efficiency but also to the hotel's long-term competitiveness in the face of global digitalization trends in the hospitality industry.

CONCLUSION

Research on the implementation of digital payments to improve operational efficiency at Hotel X shows that innovation in digital-based payment systems contributes significantly to improving the quality of work processes in various parts of the hotel's operations. Digital payments can speed up transactions, clarify financial records, and reduce the cognitive burden on staff by automating previously manual processes. The results of the study prove that all analyzed sections (accounts receivable, general cashier, income audit, front office cashier, and restaurant bar cashier) are in the "more efficient" category, with an average score between 3.4 and 3.8 out of a total of 5. The time and mental efficiency indicators show the highest achievement because the implementation of



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digitalization significantly reduces transaction duration and minimizes input errors. However, aspects of the workforce, physical, and material resources still face limitations due to the involvement of physical documents, technical machine constraints, and dependence on a stable internet network. These findings confirm that digital payments not only support transaction acceleration but also strengthen financial transparency and increase guest satisfaction in interacting with the hotel.

Although the research results show positive results, there is still room for improvement to optimize digital payments as a more comprehensive operational efficiency tool. Future steps include improving technology infrastructure, fully integrating hotel departments, and reducing reliance on manual systems through the implementation of e-invoicing, digital dashboards, and automated tracking systems. Furthermore, ongoing staff training and routine maintenance of digital payment devices are crucial to ensuring smooth transaction processes. Therefore, digital payments hold significant potential not only as a modern payment tool but also as a managerial strategy supporting digital transformation in the hotel industry. This research also opens up opportunities for further research, particularly in measuring the long-term impact of payment digitization on hotel profitability, customer satisfaction, and competitiveness in the digital tourism era.

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