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**OVERVIEW OF THE IMPLEMENTATION OF DIGITAL  
TRANSFORMATION IN PAYMENT SERVICES IN THE HOSPITALITY  
INDUSTRY**

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**Abstract**

Digital transformation in the hotel industry, which adopted a digital payment system with a responsive approach to the global payment market, has created a significant opportunity to improve operational efficiency and customer satisfaction as a means of implementing an integrated digital payment system that can improve transaction speed and security. Digital payment technology offers customers flexibility by providing a variety of payment options. The purpose of this study is to understand the positive and negative effects that the hotel industry experiences. This study employs the positive and negative dampening factors of digital transformation, namely, Positive effects include: (1) Increasing operational efficiency; (2) Raising service quality; (3) Raising data security; (4) Raising payment processing efficiency; and (5) Raising warehouse productivity. Drawbacks: (1) Dependency on technology; (2) Difficulty in developing applications; (3) Difficulty in maintaining digital security.

**Keywords:** Payment System, Digital Transformation

**INTRODUCTION**

In an era where technology Keep going develop with fast , industrial hospitality has take step big going to digital transformation for increase efficiency operational and delivering experience better customers. One of aspect main from digital transformation in the sector This is implementation service overpayment advanced. How role digital transformation in payment processes in the industry hotels, among others.

Experience more customers smoothly, through digital transformation has presenting method overpayment efficient and friendly user. Through application mobile or online platforms, customers Now can with easy do payment for reservation room, service additional, or bill end they. It creates experience more customers smooth and reduced time spent in queue or manual process.

Security and speed transaction, implementation system Digital payments are also improving security transaction. Encrypted and secure payment methods level tall protect information finance customer. Apart from that transactions become more fast minimize time required for do payment and ensure smooth check-out process.

Integration with technology other, form A digital transformation makes it possible integration between system payment with technology others at the hotel. For example ,

keys clever based connected applications with system payment possible customer open door room they digitally after payment succeed. It creates ecosystem integrated technology for increase efficiency and comfort.

Choice diversified payments, technology digital payments deliver flexibility to customer with provide various option payment. Apart from payment card credit, the hotel can support digital wallets and online payments. this matter give appropriate choice with preference customer.

Analysis and personalization of systems digital payments collect transaction data that can analyzed for understand pattern behavior customer. Information this can used for give a more personalized experience, such as offer discount special, package offer, or service addition based on history transaction customer.

Efficiency operational, perspective hotel management, deep digital transformation payment give efficiency significant operations. Process automation payments and integration with system hotel management reduced need will manual work, minimize error humane, and improve accuracy finance.

Response on Global Payment Trends, on the industry hotels are adopting system digital payments in nature responsive to global trends in the world of payments. This includes transition going to payment without contact, payment mobile, and innovation related finance.

Appearance digital technology has become catalyst main in change this, this presenting opportunities and challenges new force perpetrator industry hospitality for adapt quickly or left behind with progress in the era of digitalization. Digital transformation in the hotel industry isn't it? only simply development technology, this is metamorphosis comprehensive from the business model traditional going to connected ecosystem digitally.

Deep digital transformation service payments in the industry hospitality is change paradigm that provides benefit big from improvement experience customer until efficiency operational, hotels that adopt technology This can reach superiority competitive in this digital era. along with development technology, we can expect innovation more will continue shape the future payments in the world of hospitality . Putri et.al (2021) stated need understanding about mechanism digitalization and building same understanding in organization. Aligned with matter this, Buck et.al., (2023) proposed that company need understand How embed digital technology for push innovation . Ability in understand technology and ambiguity with purpose and being obstacle in the process of getting there transformation. From the report entitled IMD World Digital Competitiveness Ranking 2020 Hadiono (2021) is available a number of factor evaluation in ability digital transformation which includes : 1) Knowledge ; 2) Technology; and 3) Future readiness. Organization need develop vision strategic, planning and mentality innovative when will start apply digital transformation. Situation This Of course requires Effort to increase digital skills and preparing self in face appearance obstacle. The fact that understanding will new digital technology leads to change organization Already Enough For justify challenges triggered

by digital transformation . Therefore that 's important for current researcher do study For know related impacts with digital transformation which is good input for they. For know How impact digital transformation in service processes payments in the industry hospitality For reach expected results.

## RESEARCH METHODS

Application digital technology drives organization own ability new so that can increase system performance. Although so, for obtain benefit from digital transformation, organization need align technology information in develop business strategies and also own adequate capabilities. Change leadership thinking strategic and supportive culture innovation is very important in digital transformation .

Digital transformation can also be done interpreted as a purposeful process for increase something entity with trigger significant changes to its properties through adoption technology information, computing, communications, as well connectivity (Putri, Herdiana, Munawar, 2021). Digital transformation also refers to the utilization process digital technology, such as; virtualization , computing mobile, computing cloud, and organizational system integration. Based on objective literature, impact digital transformation can grouped become four topic The main factors include the impact on customers and relationships customer ; impact on creation values and business models; impact on Company internals and structure organization ; and its impact on processes and efficiency (Arpe & Kurmann, 2019).

Research methods that can be applied in study about service payment as implementation digital transformation in industry hospitality covers method qualitative and observational. Qualitative method can used For understand impact positive and negative from digital transformation, identify obstacles , as well explore benefit from implementation digital technology . Temporary the , method observational can used For obtain deep understanding regarding the implementation process digital transformation , challenges faced, and benefits gained . Combination second method This can give comprehensive insight about implementation digital transformation in industry hospitality as well as impact to service payment.

Stages digital transformation as implementation digital transformation in industry hospitality can includes:

- 1 System Online Reservation
- 2 Digital Check-In System
- 3 Property Management System (PMS)
- 4 Technology Intelligence Artificial (AI)
- 5 System Digital Payments
- 6 Internet of Things (IoT) Technology

Hadiono (2020) stated that digital transformation delivers impact positive and negative Where impact positive will give profit organization.

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## RESULTS AND DISCUSSION

Implementation digital transformation of services hospitality can give impact positive and negative. Impact the positive including improving efficiency operations, experience customers, and revenue through online ordering. Apart from that, digital transformation can also be done increase quality service and deliver profit organization. However, impact the negative including resistance to change from employees and management, as well level significant failure in implementation digital technology. Apart from that, digital transformation also requires digital maturity for companies and challenges collaboration cross in implementation digital transformation. Therefore that , company need notice impact positive and negative from implementation digital transformation of services hospitality before implement it in a way comprehensive. Digital transformation can also be done increase efficiency operations and experience customers, as well give profit organization. However, impact the negative including resistance to change from employees and management, as well level significant failure in implementation digital technology. Therefore that, company need notice impact positive and negative from implementation digital transformation of services hospitality before implement it in a way comprehensive.

Digital transformation can increase quality services in industry hospitality with a number of method following:

- 1 Enhancement efficiency operational ; Implementation digital technology can helps hotels save time Effort in operational processes like management recording and online reservation .
- 2 Enhancement quality service : Service supported hospitality digital technology can provide customer with more experience good like more check-ins fast and convenience as well as availability more information and services easy accessed .
- 3 Innovation and automation : Digital transformation allows hotels to develop innovation , automation and integration in various aspect business like use system integrated online reservation with agents.
- 4 Enhancement satisfaction customers : More customers choose do something through end fingers they can expect various more services and services well , like service supported culinary delights digital technology .
- 5 Maturity : Companies need own good digital maturity For adapt with digital transformation , incl understand associated benefits and challenges with digital technology .

Digital check-in systems can increase efficiency services in industry hospitality with a number of method following :

1. Increase efficiency operational : The digital check-in system allows hotels to automates the check-in process, which reduces time required and reduced burden Work staff .
2. Improve quality service : Digital check-in system makes it possible customer For check in with fast and easy through application mobile , which improves quality service and experience customer .

3. Increased security and privacy : Integrated digital check-in system with key digital rooms can increase security and privacy customers , because they can access hotel rooms and services use cell phone intelligent they without must use key physique
4. Improve communication and collaboration : Digital check-in systems can help the hotel in manage communication and collaboration between staff , so the check-in process can be done taking place with more smooth and efficient .
5. Increasing income : Implementation digital check-in systems can help hotels improve income through application system invoice electronics , which reduces use paper and can integrated with system hotel payment .

Implementation Table Digital Transformation in Services Hospitality

Stage Digital Transformation	Implementation	Impact Positive	Impact Negative
System Online Reservation	Implementation	System make online reservations customer more practical in order room , save time and energy in look for accommodation	Use online reservations are possible considered own risk , like difficulty in use features , dependency on internet connection, and problems personal data security .
Digital Check-In System	Implementation	Implementing digital check-in can increase quality service with give more information accurate and real-time about availability room, as well allows hotels to offer more service relevant and personalized	Not all visitor feel comfortable or capable use digital check - in systems , especially lacking understand technology or No own access to required devices
System Management Property (PMS)	Implementation	PMS makes it possible manager property For automate Lots tasks , like rental , billing , and booking , so reduce burden manual labor and improve efficiency operational .	Dependency on the system technology can cause disturbance operational If happen failure system or processing transaction .
Technology Intelligence Artificial (AI)	Implementation	AI can used For analyze consumer data and trends request , so help the hotel in identify possible patterns and trends used For taking more decisions Good .	Use AI technology can give rise to worries about privacy and security of guest data , especially if the data misused or misused by unauthorized parties responsible answer
System Digital Payments	Implementation	Digital payments make it easy visitor in do payment , reduce the time required to process payments , and reduce risk error man in calculation .	Not all visitor or hotel staff perhaps feel comfortable or capable use system digital payments, especially those lacking understand technology or No own access to required devices
Internet of Things (IoT) Technology	Implementation	IoT can help in determination price dynamic based on request , quantity guests , and factors others , as well optimizing management inventory , which is ultimately can increase hotel revenue .	IoT requires stable infrastructure and good internet connection For operating, so the hotel becomes prone to to disturbance operational If happen problem with IoT system .

Source : Processed Data Researcher (2024)



Based on table above show stages implementation deep digital transformation service hospitality based on existing sources. Every stage implementation own impact positive and negative are different , then with this hotel needs it consider balance between benefits and obstacles moment implement digital technology in service hospitality

Stages digital transformation:

### **1. System Online Reservation**

Following is a number of method system online reservations are possible influence service Hotels :

- Increase efficiency reservation : System Online reservations simplify the reservation process , making it possible customer For order room with fast and with easy via the website or application mobile .
- Reduce cost administration : Implementation system online reservations are possible reduce cost related administration with a reservation process , such as consumption telephone and paper .
- Monitor and manage reservation : System online reservations allow hotels to monitor and manage reservation in real-time, ensuring that the hotel room consumed with efficient .
- Integration with system management property (PMS): System online reservations are possible integrated with PMS system , allowing hotels to manage reservation in a way more efficient and reducing error .
- Increase satisfaction customer : With system easy online reservation used , the hotel can increase satisfaction customers and attract more Lots visitor

### **2. Digital Check-In System**

Following is a number of method digital check-in systems can influence service Hotels :

- Increase efficiency : Digital check-in systems simplify the check-in process, making it possible customer For enter self with more fast and with easy through application mobile or check-in terminal.
- Improve customer data accuracy : Digital check-in system ensures that customer data sent with accurate , reduce error possible human happen during the check-in process.
- Increase customer data security : Secure digital check-in system ensure that customer data sent and saved with safe way , so protect from theft or lost .
- Increase satisfaction customer : With easy digital check-in system used , the hotel can increase satisfaction customers and attract more Lots visitor
- Integration with system management property : Digital check-in systems can integrated with PMS system, allowing hotels to manage reservation and check-in process more efficient and reducing error

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### 3. System Management Property

Following is a number of method PMS systems can influence service Hotels :

- Increase efficiency : Integrated PMS system with system online reservation and system payment can facilitate the management process reservations , check-in, and check-out, so increase efficiency service .
- Increase satisfaction customer : With easy PMS system used , the hotel can increase satisfaction customers and attract more Lots visitor .
- Improve management rooms : The PMS system allows hotels to manage room with more efficient , reducing mistakes , and make sure the hotel room consumed with efficient .
- Integration with other systems: PMS system can integrated with system online reservation , system payments , and systems management services , allowing hotels to manage various aspect service with more efficient .
- Increase customer data security: Secure PMS system ensure that customer data sent and saved with safe way , so protect from theft or lost

### 4. Technology Intelligence Artificial

Technology intelligence artificial can applied in service hospitality For increase efficiency operational, like in management reservation , personalization experience guest , data analysis for predict requests, and systems recommendation Apart from that , Technology Intelligence Artificial (AI) can also used For speed up the service process, expand reach, and improve satisfaction customer. However, implementation Technology Intelligence Artificial is also necessary notice aspect data security and privacy customer.

### 5. System Digital Payments

Following is a number of method system digital payments can influence service Hotels:

- Increase efficiency ordering : System Digital payments simplify the ordering process, making it possible customer For pay with fast and with easy through application mobile or payment terminal.
- Reduce cost transaction: Implementation system digital payments can reduce associated costs with transactions , such as cost shipping and costs pack return .
- Ensure more transactions safe: System digital payments ensure more transactions safe , that can be help increase satisfaction customer .
- Integration with system management property (PMS): System digital payments can integrated with PMS system, allowing hotels to manage transactions and payment processes in a way more efficient and reducing error .
- Improving customer data security : System secure digital payments ensure that customer data sent and saved with safe way , so protect from theft or lost



## 6. Internet of Things (IoT) Technology

Following is a number of method IoT technology can influence service Hotels :

- Reduce cost operations : IoT allows hotels to manage consumption energy with more OK , reduce cost operational , and improving efficiency management rubbish
- Improve management room : IoT can monitor and control real -time hotel rooms and services , allowing hotels to give more service \_ personalize and maintain comfort visitor .
- Improve management environment : IoT allows hotels to manage warmup environment with more efficient , reducing impact environment , and improve quality experience visitor .
- Integration with system management property (PMS): IoT can integrated with PMS system , allowing hotels to manage various aspect service with more efficient and reducing error .
- Increase satisfaction customer : With easy IoT technology used , the hotel can increase satisfaction customers and attract more Lots visitor

## CONCLUSION

In conclusion , implementation digital transformation in the hotel industry especially focusing on service and payments , is a strategic step For increase efficiency operational, improve experience customer and answer continuing market demands changed. Approach studies literature as method study give understanding deep about trend latest practice best as well as challenges faced by entrepreneurs hospitality in adopt digital technology . Use mobile application for reservation and check-in, application of the Internet of Things (IoT) in hotel rooms, as well Digital payment methods are becoming a focal point transformation This importance data security and privacy customer as aspect crucial from implementation digital transformation has emphasized. Advanced data protection, compliance to regulation and change culture organization become essential in build trust , customer and protect information, sensitive. Beside That training employee For adopt technology new is step strategic For ensure success implementation. Structured training, focused on aspects technical and cultural as well as supported by management help overcoming , resistance and guiding employee going to reception to change .

Challenges and opportunities that arise throughout journey digital transformation underlines complexity current dynamics of the hotel industry changed. Be aware to data security, compliance to regulations as well as investment in training employee become key For reach success in adopt technology new . With integrate elements This is the hotel industry can No only increase Power the competition but also deliver experience better customers in this digital era.



### Suggestion

For increase success implementation deep digital transformation industry hospitality recommended to focus on three points key. First, hotel companies need increase investment in data security and privacy customer with apply technology Sophisticated and ensuring security obedience to regulations applicable. Second , it's important For optimizing training employee by preparing a structured , interactive program . Lastly , the company must still flexible and responsive to development technology latest as well as combine bait Good customer in development and improvement digital services . By strengthening aspects This company can face challenge and achieve in the era of digital transformation with more success.

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