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ANALYSIS OF DIGITAL PAYMENT USAGE BY FIELD OF WORK

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ABSTRACT
The use of digital money among various groups differs in terms of frequency and reasons for use. This study aims to determine the use of digital payments based on occupation and the occupations that most utilize digital payments in the city of Samarinda. The study uses a survey research method with a descriptive quantitative approach. The sample size consisted of 96 respondents, who were residents of Samarinda City, grouped according to their occupational fields. Data collection was conducted through the distribution of questionnaires. The study employed descriptive analysis and percentage calculations, processed using Microsoft Excel. The results of the study indicate that the use of digital payments in Samarinda City provides convenience for residents from various occupational groups. Residents have experienced security, speed, convenience, and efficiency in transactions when using digital payments. Approximately 60% of residents in Samarinda City, based on their occupational fields, use digital payments multiple times a week to meet their daily needs. The occupational groups that most frequently use digital payments are Group 3 and Group 5, which include occupations such as athletes, photographers, and beauty professionals. The most widely used digital payment applications by people in this occupational group are e-wallets and mobile banking. Digital payment applications are most frequently used by people in occupational groups 3 and 5 for purchasing daily necessities.

INRODUCTION

People today widely use digital payments when conducting transactions in their daily lives. Sagayarani (2021) states that digital payments or electronic money are used when paying for various transactions that are available online. Digital payments enable electronic money transactions between payers and recipients without involving the use of cash. Payments are made using only mobile devices and the internet, making the process easier and more convenient (Kalinić et al., 2021). Digital payments make payments easy and instant. Digital payments are becoming increasingly popular among the public because they are considered safer, more efficient, and more effective than traditional methods. In addition, digital payments function as a platform that allows payers and recipients to interact directly, thereby speeding up the transaction process. Hendrawan et al. (2023) state that digital payment systems utilize technology to store, process, and receive money electronically. The transformation brought about by digital payments not only affects people's transaction practices but also serves as an important foundation for modern finance.

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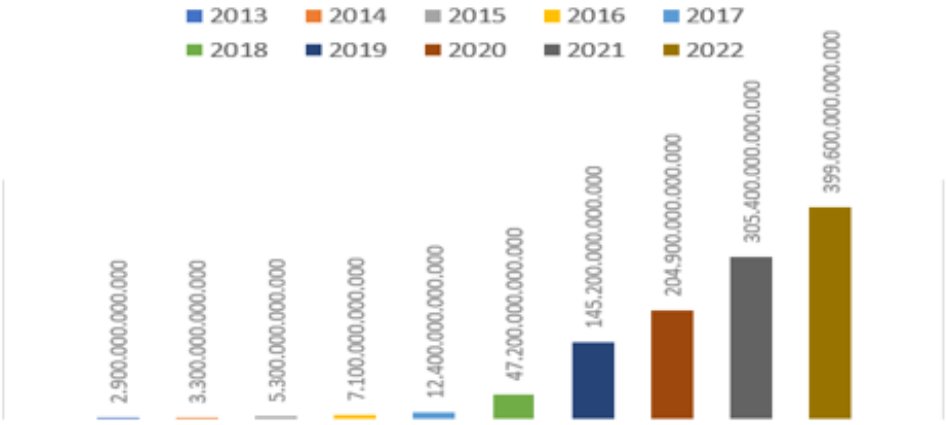
The existence of digital payment systems has encouraged people who were previously accustomed to cash transactions (case-based) to switch to cashless payment methods for various purposes. Ramadhan et al. (2023) state that digital payments or e-payments serve as a bridge in the payment process, enabling transactions without the use of cash but only requiring an internet connection. Digital payment services as a solution in the payment process allow transactions to be conducted easily, and this also changes people's behavior when making transactions.

The use of digital payments is becoming increasingly popular, with the various features offered by cashless payment systems encouraging most people to switch from cash transactions. Permana & Puspitaningsih (2019) state that almost all digital payment methods use internet services to meet primary, secondary, and even tertiary needs. The security and convenience offered by digital payment features are encouraging millennials and even older generations to use digital money. The enthusiasm of the Indonesian public for digital money is showing a positive trend, with people becoming increasingly aware of the efficiency, security, and instant services offered by digital money. The use of digital money circulating in Indonesia can be seen based on the electronic money transaction diagram published by Bank Indonesia through indonesiabaik.id, which shows the implementation of digital money in Indonesia from 2013 to 2022.

Figure 1: Diagram of Cashless Transaction Growth



Source: Indonesiabaik.id (2023)

Bank Indonesia (BI) noted that digital money transactions in Indonesia showed rapid growth, reflecting a significant transformation in the way people conduct transactions. In 2013, digital money transactions in Indonesia were still in the introductory phase. From 2015 onwards, transactions using digital money continued to rise, from 5.3 trillion transactions in 2015 to 399.6 trillion transactions in 2022. This increase indicates that digital money transactions are being accepted and used by the public as they are considered efficient for transactions. From the data, it can be seen that Indonesia has consistently experienced growth and an increasing number of transactions using digital money, which undoubtedly has a positive impact with the emergence of digital payment alternatives.

Digital payment systems are superior to traditional payment systems. Digital payment transactions are not limited by time and place, allowing transactions to be carried out anytime and anywhere as desired. Aulia (2020) states that digital payment systems provide greater convenience in transactions compared to cash. Security and protection features of digital payment systems still need to be considered. Linck et al. (2007) mention that security factors need to be considered because they differ from traditional payments. Digital payments enhance effectiveness and efficiency of time with the assurance of security and protection of digital payment systems, thereby increasing loyalty among people from various backgrounds and fields of work. (all translated)

Wakhinuddin (2020) explains that people work to fulfill human needs. Work aims to obtain monetary compensation to meet living needs. The availability of digital payments can facilitate workers in their daily activities related to transactions. . Klapper (2023) states that digital payments make it easier for workers, such as entrepreneurs, to transact, facilitate record-keeping, increase speed, and reduce transaction costs. People in various fields of work can benefit from the use of digital payments, both for completing their work and meeting their basic needs. Adeniji et al., (2025) explain that digital payments

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can be highly beneficial for workers, particularly healthcare workers, enabling them to complete transactions effectively and efficiently for various activities. Based on preliminary data from a questionnaire distributed to 23 respondents in Samarinda City across various occupational fields, it can be concluded that 82.6% of respondents believe that digital payment applications make work more efficient. The majority of people in Samarinda City are already interested in digital payments, as evidenced by preliminary data showing that 56.5% of respondents find it easy to access digital payments that are easy to understand. Residents of Samarinda City frequently use digital payments to purchase goods and services online related to their fields of work, as evidenced by the initial data of 56.5%.

The use of digital money varies across different groups in terms of frequency and reasons for use. Nadhilah et al. (2021) research indicates that younger individuals use and top up digital money more frequently, while older individuals tend to top up less and use it less intensively due to limitations in accessing technology. Salsabila & Gandajaya (2020) concluded that digital payment users have varying perceptions based on age, education level, occupation, and income. There is no difference in the use of digital payment transactions between men and women. However, research by Pramesthi et al. (2024) states that there are differences in the use of digital payments between men and women in terms of frequency, reasons, and purposes for using digital payments.

Differences in age and social background also determine differences in the intensity of digital payment usage, so it is important to identify the factors contributing to these differences. Sudiantini et al. (2023) concluded that the digital economic transformation has a positive impact, enabling innovation in work or business. However, the intensity of digital payment usage among the people of Samarinda City is still low, as evidenced by the fact that 39.1% of the population only uses digital payment transactions a few times a week. Based on the background described above, it can be concluded that this research is very important because there are still few studies discussing the use of digital payments based on occupation.

RESEARCH METHOD

The research was conducted using a quantitative approach with a descriptive method. (Machali, 2021) Quantitative research methods are defined as research methods that use numbers throughout the entire research process, from data collection and interpretation of findings to results and conclusions. The population studied was the entire community of Samarinda City, spread across nine subdistricts, namely: Samarinda Kota, Samarinda Ulu, Samarinda Ilir, Samarinda Seberang, Samarinda Utara, Sungai Pinang, Sungai Kunjang, Palaran, and Loa Janan Ilir. The sample was taken using the Lemeshow formula with a 10% margin of error. The researcher used the Lemeshow formula because the exact number of the population using digital payments in Samarinda City is unknown. Based on the calculations using the Lemeshow formula, the sample size was determined to be 96 respondents, ranging from group 0 to group 9. The sampling technique used probability sampling with the stratified random sampling method. Benu & Benu (2019) state that stratified random sampling is a technique for drawing random samples from strata. The researchers selected samples of Samarinda City residents who use digital payments based on their occupational fields.

Table 1. Field of Work

Class	Group Name	Subgroup	Work
0	TNI & Polri	Non-Commissioned Officers, Enlisted Personnel Of The Indonesian Armed Forces And National Police	Non-commissioned officers, enlisted personnel of the Indonesian Armed Forces and National Police
1	Managers	Key Government Officials And Managers Of Hotels, Trade, And Other Services	Head of the Village & Owner of Boarding Houses
2	Professionals	Health & Education Professionals	General Practitioners, Nurses, Midwives, Lecturers & Teachers
3	Technicians & Profesisional Assistants	Professional Assistant In Legal, Social, Cultural, And YBDI Matters	Athletes & Photographers

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4	Administrative Staff	General Office & Customer Service	General Office Employees & Bank Tellers
5	Service and Sales Staff	Individual Services, Sales & Protection Services	Beauty Expert, Cashier & Security
6	Skilled Workers in Agriculture, Forestry, and Fisheries	Market-Oriented Skilled Workers In Fisheries, Forestry, And Hunting	Fishermen
7	Processing, Craft, and YBDI Workers	Craftsmen And Printers	Weavers and Printers
8	Machine Operators and Assemblers	Stationary Machine Operator, YBDI, And Vehicle Driver	Mine Workers & Taxi Drivers
9	Unskilled Workers	Garbage Collectors, Street Vendors, Street Service Workers, And Other Manual Laborers	Couriers, Package Delivery, & Parking Attendants

Source: KBJI (2014)

The data analysis technique used in this study was descriptive statistics, with Microsoft Excel as the main tool for processing the data. The process began with entering the raw data into an Excel spreadsheet, which was then organized. Once all the data has been collected, the next step is to analyze the data so that conclusions can be drawn from the results. Anas Sudijono (2011) explains the formulas that can be used in the calculation technique for each questionnaire item as follows:

$$P = \frac{F}{N} x\ 100\%$$

To create groups, you must first know the average percentage categories of the scores obtained, which are as follows:

Table 2. Category Levels

Interval	Category
≥ 86%	Very High
70% - 85%	High
54% - 69%	Medium
37% - 53%	Low
≤ 37%	Very Low

Source: Rahmasari et al. (2022)

RESULT AND DISCUSSION

Percentage of Digital Payment Usage Results

Recapitulation of digital payment usage based on job field as shown in the table below.

Table 3. Percentage of Digital Payment Usage

Field of Work	Every Day	Several Times A Week	Once a week	Never
Bintara TNI & Polri	2	4	0	0
Tamtama TNI & Polri	2	0	0	0
Head of the Village	0	3	0	0
Owner of the boarding house	1	3	1	0
Medical Doctor	0	3	0	0
Nursing Professional	3	2	0	0
Midwifery Professional	0	2	2	0
University Lecturer	0	2	0	0
Teacher	1	5	0	0
Athlete	2	4	0	0
Photographer	3	0	0	0

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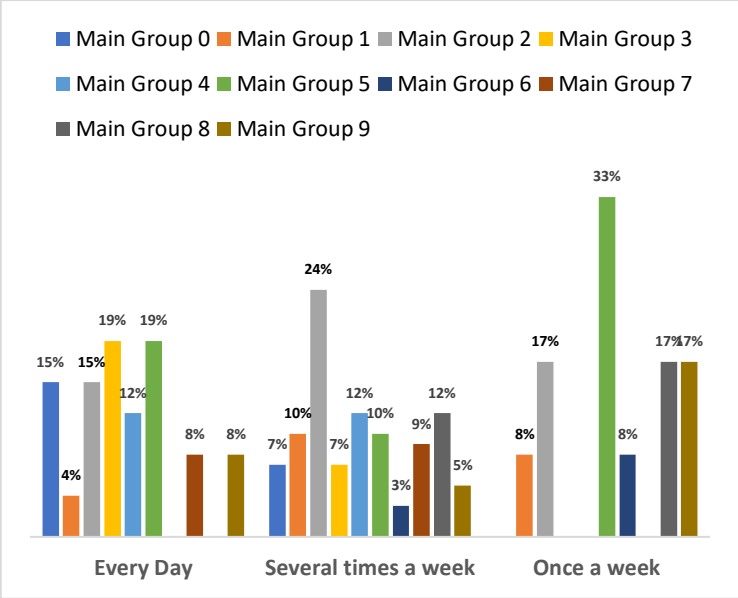
General Office Staff	2	4	0	0
Bank Teller	1	3	0	0
Beauty Expert	4	2	0	0
Cashier	0	2	3	0
Security	1	3	1	0
Fisherman	0	2	1	0
Weaving Craftsman	0	2	0	0
Printing Worker	2	3	0	0
Mine Worker	0	4	0	0
Taxi	0	2	2	0
Couriers and Package Delivery Personnel	2	2	0	0
Parking Attendants	0	1	2	0
Percentage	27%	60%	13%	0%

Source: Processed Primary Data (2025)

Based on the table above, it shows that the percentage of people who use digital payments every day based on their occupation is very low, only 27%. Although the percentage of usage is low, many people have started to switch to making transactions with digital payments every day. 60% of the population in Samarinda City, based on their occupation, only use digital payments a few times a week for necessary expenses. Meanwhile, 13% of the population in Samarinda City still use digital payments only once a week. Although the percentage is small, it already indicates that the population in Samarinda City has begun to use digital payments for transactions.

Figure 2: Percentage of Digital Payment Usage



Source: Processed Primary Data (2025)

Based on Figure 1, it shows that all main occupational groups from main group 0 to main group 9 already use digital payments with varying percentages. Main group 2 has a percentage of 24%, followed by other groups with varying percentages in the use of digital payments several times a week. Main categories 3 and 5 are groups with occupations that use digital payments daily, with a percentage of 19%. This means that many people are already using digital payments daily, particularly in main categories 3 and 5, which dominate in daily digital payment usage, although some still use digital payments several times a week.

Percentage of Digital Payment Usage

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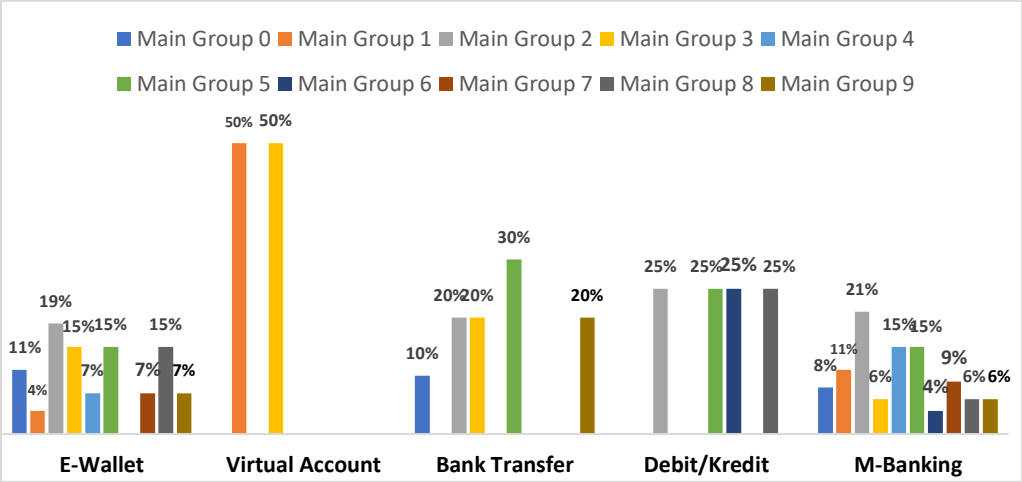
Recapitulation of digital payment usage based on job field as shown in the diagram below.

Figure 3: Percentage of Digital Payment Usage



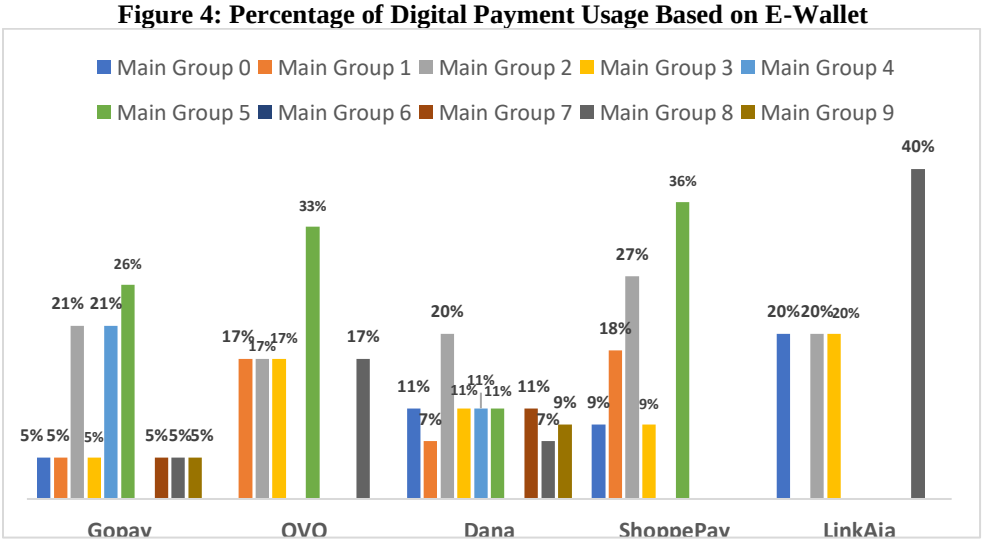
Source: Processed Primary Data (2025)

Based on Figure 2, it shows that all main job categories from category 0 to category 9 predominantly use m-banking. The public is helped by the existence of m-banking applications because they feel secure when using the application as they have to enter a password to log in to the application. This makes people feel comfortable because it protects their private data from being accessed by others and reduces the risk of hacking by irresponsible parties. It also makes it easier for people to pay various bills.

Percentage of Digital Payment Usage Based on E-Wallet Type

Recapitulation of digital payment usage based on e-wallet type and field of work as shown in the diagram below.

Figure 4: Percentage of Digital Payment Usage Based on E-Wallet



Source: Processed Primary Data (2025)

Based on Figure 3, the most dominant digital wallet application used by the people of Samarinda is Dana. Several occupational groups in Samarinda choose the Dana digital wallet application to make transactions, followed by the Gopay digital wallet application, which is also widely chosen by the people when making digital payments. The features provided by these apps

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are quite comprehensive, offering broad access for various payments, no administrative fees when transferring to various bank accounts, and no time restrictions when transferring funds anywhere and anytime.

DISCUSSION

Use of Digital Payments Based on Occupational Fields of the Population in Samarinda City

The use of digital payments, as measured by respondents' responses, shows that people from 10 main occupational groups in Samarinda City find it convenient to have digital money transaction alternatives. The reasons for using digital payments among the public include efficiency, security, speed, and convenience in transactions. Sibarani et al. (2023) explain that digital payments offer convenience and greater efficiency, allowing users to access various goods at different prices without leaving their seats. Transaction efficiency is the primary indicator felt by residents of Samarinda when using digital payments. Jobs classified under categories 4, 6, 7, and 9 have experienced transaction efficiency through digital payments, as it simplifies meeting their daily needs. Kussujaniatun et al. (2022) state that the presence of digital payments facilitates transactions without the need for cash, serving as a solution to simplify meeting daily living needs.

People in Samarinda City who work as technicians and professional assistants, service workers and salespeople, skilled fishery workers, and manual laborers find the features of digital payment apps helpful. Residents feel that digital payments are very easy to use for transactions, and this ease of use is a major attraction for residents in Samarinda City who work in these primary sectors. The features available on the digital payment app assist and simplify transactions when purchasing equipment to support their work activities. Aulia (2020) states that with the digital payment system, transaction processes are easier compared to using cash. Residents in Samarinda City working in these sectors have varying levels of digital payment usage, but the benefits and convenience offered by the app are still felt in meeting their daily needs.

The transaction speed experienced by residents in Samarinda City, from group 0 to group 3, feels much faster with digital payments because it only requires a single tap or scan on the digital payment app used. Digital payment features enable faster financial transactions (Silalahi & Dotulong Tangkudung, 2024) . This, of course, makes it faster for residents to transfer money and purchase various items according to their respective work needs in Samarinda City.

People in Samarinda City, based on their job categories from 0 to 3, feel that money can be received by the other party at the same time when they transfer money using digital payment apps. Tanjung et al. (2024) say that online digital payment transactions are an instant and easy way to make payments. This means that residents of Samarinda City working in occupational groups 0 to 3, including jobs such as members of the Indonesian National Army and the Indonesian National Police, Managers, Professionals, and Technicians and Professional Assistants, experience the speed of making payments to others for various transactions through digital payments.

The security of transactions felt by residents of Samarinda City has made them feel safe to continue using digital payment apps when conducting transactions. Residents of Samarinda City, particularly those in the primary occupation group 8, who work as machine operators and assemblers, feel protected from misuse when accessing their digital payment app accounts, which require a PIN to be entered when opening them. Reza (2017) noted that digital payments offer benefits in transactions, such as better security and transparency. With the security features provided by the service providers, the security of financial-related transactions is also ensured.

People in Samarinda City whose jobs are classified as category 8 feel that the transaction records or transfer receipts provided by digital payment providers are complete. Indriyani & Sartika (2022) state that the use of digital payments provides security when conducting transactions. The availability of these transaction records has assisted residents in Group 8, whether they are working in an office or collaborating with others, as all activities or transaction histories can be tracked for the convenience of both parties.

Transaction convenience is the final indicator felt by residents in Samarinda City who belong to the 5th income group, which includes service industry workers and sales personnel. Residents in the 5th income group feel comfortable using digital payment methods because they offer various types of payment options. Tazkiyyaturrohmah (2018) mentions that digital payment features provide transaction convenience compared to cash. Residents in Samarinda City from the primary group 5 agree that the diversity of digital payment methods can be tailored to the needs of each job performed.

Residents in Samarinda City feel that digital payments have made it easier to access various bills, such as electricity, water, BPJS, and others. Residents in Samarinda City can manage various bills quickly without disrupting work time. Residents feel that digital payments are more practical because they can pay various bills on a single platform. Nursiah et al.

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(2022) state that digital payment services make it easier for customers to check balances, transfer money, and pay bills. The ease of access and usability experienced by residents in Samarinda City provide a sense of security due to the presence of bill reminder features. The community can also avoid additional costs that may arise from late payments, such as fines or administrative fees. All these conveniences make digital payments an efficient solution for the community in fulfilling their payment obligations. The increasing presence of digital payments has helped working people in Samarinda City, as they no longer need to carry cash. M. T. Putri et al. (2023) state that people feel more benefits when transacting using digital payment methods that do not require them to carry cash. Digital payments save time and ensure security when using digital payment services.

The Fields Of Work That Make The Most Use Of Digital Payments In Samarinda City

The occupations in Samarinda City based on main groups 3 and 5 are the occupations that utilize digital payment methods the most. Occupations in group 3 include athletes and photographers, who use digital payments every day when conducting transactions. Salsabila & Gandajaya (2020) concluded that users of digital payments have varying perceptions based on age, education level, occupation, and income.

Residents of Samarinda City who are athletes use digital payment methods such as e-wallets (Dana and GoPay), as well as mobile banking for other transactions. Athletes choose digital payment methods like e-wallets and mobile banking due to the perceived speed of transactions when using these payment methods. In line with Adirinekso et al. (2024), digital payments offer convenience and speed. Athletes also purchase food and non-food items using digital payment methods. The types of food purchased are diverse, such as fast food and snacks, while non-food items include various goods and services and household necessities.

Residents of Samarinda City who work as photographers use digital payment methods such as e-wallets (OVO, ShopeePay, LinkAja) and bank transfers to purchase food and various non-food items. (Sandri et al., 2024) state that they have high confidence in digital payment methods because they are easy and efficient to use. Photographers feel safer using digital payments when making transactions. In line with Surachman et al. (2024), digital payments provide guaranteed security. Photographers use digital payments to purchase fast food and food items such as vegetables, fish, chicken, and other food items, while non-food items purchased with digital payments include durable goods and various services.

People in Samarinda who work as athletes or photographers are increasingly relying on digital payments to meet their daily needs. Athletes use e-wallets such as Dana and GoPay, as well as mobile banking, because they appreciate the speed of transactions offered. Athletes use digital payments to purchase various types of food, such as fast food and snacks, as well as non-food items like services and household goods. Meanwhile, photographers use e-wallets like OVO, ShopeePay, and LinkAja, as well as bank transfers. Digital payments provide transaction security when used to purchase food and non-food items.

Occupations in Group 5, which include beauty professionals, security guards, and cashiers, are jobs that use digital payments daily, while cashiers do not perform digital payment transactions every day. Residents of Samarinda City who are classified as beauty experts use digital payment methods such as e-wallets and mobile banking. Rahmayanti & Ilhami (2023) found that mobile banking makes transactions convenient and satisfying for users. These jobs utilize digital payment apps including GoPay, OVO, and ShopeePay for purchasing food items such as fast food and groceries.

Beauty professionals not only shop for food but also purchase various non-food items, such as clothing, footwear, headwear, and household goods and services using digital payments. This is because beauty professionals find transactions through digital payments convenient. Dewani et al. (2024) state that the presence of digital payments aims to provide convenience in financial transactions.

Residents in Samarinda City who work as security guards frequently use digital payment services such as e-wallets. Security guards utilize digital payment features to purchase food and groceries such as vegetables, fish, chicken, and others. In addition, people who work as security guards also buy non-food items including clothes, footwear, and headgear, as they feel that using digital payments is more effective and efficient. Hardiky et al. (2021) said that digital payments offer efficiency and flexibility of location in transactions.

CONCULSION

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Based on research conducted on the analysis of digital payment usage based on occupational groups in Samarinda City, it can be concluded that digital payments provide convenience for residents of Samarinda City across all occupational groups from Group 0 to Group 9. Residents have experienced efficiency, security, speed, and comfort in transactions using digital payments. The most dominant indicator of digital payments is transaction efficiency. Digital payments have become an effective and practical solution by supporting daily transactions for residents in Samarinda City without disrupting their primary work activities. The occupational groups in Samarinda City that most frequently use digital payments are groups 3 and 5, which include occupations such as athletes, photographers, security guards, and beauty professionals. Residents in these groups utilize e-wallet and m-banking applications to purchase daily necessities. The use of digital payments provides convenience and comfort for the community, which dominates the utilization of digital payment methods.

RECOMMENDATION

The people of Samarinda are encouraged to actively explore digital payment applications to take advantage of available promotions and discounts, as well as to seek information about application features that can provide benefits, such as points and cashback for frequent users. In addition, for future researchers, it is recommended to conduct a comparative analysis between the use of digital payments and cash payments, using comparative analysis based on occupation.

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