

ABSTRAK

Muh. Sultan. NIM 16050102014. Sistem Pembayaran GoPay Pada Mitra Merchant di Kota Kendari. Di bimbing oleh Dr. Hj. Ummi Kalsum M.Ag & Nurjannah, S.Kom, M.Pd.I

Penelitian ini bertujuan untuk mengetahui mekanisme sistem pembayaran Gopay serta dampak penggunaan alat transaksi GoPay terhadap mitra *merchant* Go-Food. Sistem pembayaran GoPay Pada Mitra *Merchant* Go-Food di Kota Kendari. Penelitian ini menggunakan metode penelitian kualitatif, pendekatan analisis deskriptif dan, teknik pengumpulan data yaitu observasi, wawancara dan dokumentasi, pengujian keabsahan data menggunakan teknik triangulasi sumber, triangulasi teknik dan triangulasi waktu. Penelitian dilakukan di 10 outlet *merchant* Go-Food yang berada di wilayah Kota Kendari, Sulawesi Tenggara. Temuan penelitian ini adalah bahwa sistem pembayaran GoPay secara online di *Merchant* Go-Food ialah Konsumen memesan makanan secara online melalui handphone di Aplikasi Gojek *customer*. Pada layanan Go-Food menyediakan atau mempromosikan usaha kuliner mitra *Merchant* Go-Food dengan pilihan metode pembayaran Gopay (Non tunai). Pesanan konsumen masuk ke Aplikasi driver dan *Merchant* Go-Food. Konsumen yang memesan melalui aplikasi Gojek akan masuk ke aplikasi driver Gojek dan juga aplikasi milik *Merchant* Go-Food. Konsumen yang menggunakan metode pembayaran Gopay (Non tunai) akan langsung masuk ke Aplikasi Gobiz milik *Merchant* Go-Food apabila driver telah melakukan transaksi dengan memasukkan kode pin *Merchant* Go-Food. Konsumen yang tidak menggunakan metode pembayaran menggunakan Gopay, maka transaksi pembayaran Gopay tetap terlaksana dengan pemotongan saldo milik *driver* masuk ke aplikasi Gobiz milik *Merchant* Go-Food sesuai dengan harga yang dipesan konsumen dan kemudian penagihan tunai dilakukan oleh *driver* terhadap konsumen sesuai dengan harga pesanan ditambah dengan ongkos pengiriman. Transaksi Gopay yang terjadi selama satu hari akan langsung masuk ke rekening Bank milik *Merchant* Go-Food besoknya. Namun, apabila transaksi yang dilakukan dihari jum'at, sabtu dan minggu akan direkap dan ditransferkan ke rekening Bank milik *Merchant* dihari senin. Dampak penggunaan sistem pembayaran gopay pada *Merchant* Go-Food ialah transaksi lebih cepat, pencatatan transaksi lebih tersusun rapi, market pasar lebih luas serta meningkatkan omzet penjualan.

Kata Kunci : Sistem Pembayaran GoPay, dan Dampak Penggunaan merchant

ABSTRACT

Muh. Sultan, NIM: 16050102014. GoPay Payment System for Merchant Partners In Kendari City. Guided by Dr. Hj. Umami Kalsum, M.Ag & Nurjannah, S.Kom, M.Pd.I

This study aims to determine the patterns of use of the Gopay payment system and the impact of using the GoPay transaction tool on Go-Food merchant partners. Analysis of the GoPay payment system on Go-Food merchant partners (case study on Go-Food merchant partners). This research uses qualitative research methods, descriptive analysis approach and, data collection techniques namely observation, interviews and documentation, testing the validity of the data using source triangulation techniques, triangulation techniques and time triangulation. The research was conducted at 10 Go-Food merchant outlets in the Kendari City area, Southeast Sulawesi. The findings of this study are that the GoPay online payment system at Go-Food Merchants is that consumers order food online via cellphones on the Gojek customer application. The Go-Food service provides or promotes the culinary business of Mercant Go-Food partners with a choice of the Gopay (non-cash) payment method. Consumer orders enter the Go-Food Driver and Merchant Application. Consumers who order through the Gojek application will enter the Gojek driver application and also the Go-Food Merchant's application. Consumers who use the Gopay (Non-cash) payment method will immediately enter the Go-Food Merchant's Gobiz Application if the driver has made a transaction by entering the Go-Food Merchant pin code. Consumers who do not use the payment method using Gopay, then Gopay payment transactions are still carried out by cutting the driver's balance entering the Go-Food Merchant's Gobiz application according to the price ordered by the consumer and then cash billing is carried out by the driver against the consumer according to the order price plus shipping cost. Gopay transactions that occur for one day will go directly to the Bank account belonging to the Go-Food Merchant the next day. However, if transactions are made on Friday, Saturday and Sunday it will be recapitulated and transferred to the Merchant's bank account on Monday. The impact of using the gopay payment system on Go-Food Merchants is faster transactions, more organized transaction recording, wider market market and increased sales turnover.

Keywords : GoPay Payment System, and Impact of Merchant Usage