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The usage of fintech applications that implicating coffee shop employee performance during the Covid-19 pandemic

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ABSTRACT

Since the Dutch era, Indonesian people have developed the habit of drinking coffee. This habit has become part of the daily lives of Indonesian people, especially adults, and is now in demand among young people. From 2016 to 2019, record coffee consumption in Indonesia increased. This research was conducted from February 2020 to October 2021, with a sample of 100 respondents and a population of 195 respondents, and the study was conducted in East Jakarta culinary coffee shops versus SMEs. This study used live samples from the general population. From the point of view of the problem, the results of the study indicate that the perception of benefits has a direct positive and significant effect on performance. Perceived benefits have a positive and significant direct effect on user attitudes. Perception of comfort has a direct positive and significant effect on employee performance. Perception of convenience has a positive and significant direct effect on user attitudes. User attitudes have a positive and significant effect on employee performance. Perceived benefits have a positive and significant indirect effect on employee performance through user attitudes as an intervening variable. user as an intervening variable.

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Introduction

Since the Netherland era, Indonesians have been drinking coffee as a habit. This habit has become part of daily life for Indonesians, particularly for adults, and is now in demand among youngsters. From 2016 to 2019, the record of coffee consumption in Indonesia increased. Data on coffee consumption in Indonesia is shown in Table 1.1.

Table 1. Data on Coffee Consumption in Indonesia in 2016-2020

Year	Amount Coffee Consumption	Percentage
2016	4.650	
2017	4,750	2.2%
2018	4,800	1.1%
2019	4,806	0.1%
Total	19.006	3.3%

* Pouch capacity 60 kg

Source :International Coffee Organization (2020)

Table 1.1 reveals a 2.2 percent rise in drink coffee experience from 2016 to 2017, with a total increase of 3.3 percent in coffee consumption over 4 period. This demonstrates that Indonesians consume a lot of coffee per year.

Recently, the business coffee sector in the form of a coffee shop has been on the rise, with at least 7% annual increases in the number of coffee shops in major cities such as Bali, Medan, Surabaya, and Bandung. In 2018, Jakarta has 1,500 coffee shops, and each year there is a 10% increase in the number of coffee shops (Setyaningsih, 2018). Enhancement Coffee lovers who create a hobby of drinking coffee for added money or as a main source of income are also supporting the growth of coffee businesses. This coffee store evolved from a typical coffee shop to a modern coffee shop. Each perpetrator industry provides more good facilities to utilize to enhance one of them are to undertake internet-based activity marketing.

Marketing via the internet is an internal process that involves establishing and maintaining a relationship with customers through online activities such as products, ideas exchange, and services that can meet their needs. Since the use of the internet as a purchasing medium has become the norm, success in a system information is determined by how the process is carried out, the ease system for users, and the usage system capability (Darmaningtyas & Suardana, 2017)

The more rapid expansion of business or transaction exchange using Internet services as a means to interact, cooperate, and work together amongst firms or individuals is shown by the phrase "digital economy." Don Tapscott (The Digital Economy, 1995) was the first to mention the digital economy draft, which is a sociopolitics and systems economy with room intelligence characteristics such as information, different access devices, capacities, and information processing. A successful digital economy includes elements such as industry technology, information and communication (ICT), e-commerce, and digital product and service delivery. The digital economy is inextricably related to the micro, small, and medium-sized enterprise (MSMEs) sector.

In the homeland, the digital economy continues to thrive, and Indonesia is seen as having enormous potential as internet usage continues to climb. The digital economy has a significant impact on the Indonesian economy. The digital market's contribution to Indonesia's gross domestic product (GDP) climbed to 4% in 2017 from 3.61 percent in 2016, and it is predicted to reach 10% in 2018. According to a 2016 Oxford Economics study, every 1% rise in mobile use is predicted to bring 640 million USD to Indonesia's GDP and provide 10,700 new job opportunities by 2020.

The Indonesian government wanted to make the country a stronghold during President Joko Widodo's term. By 2020, ASEAN will have the world's largest digital economy, with Mark transaction e-commerce expected to reach 130 million dollars. The digital economy is dominated by the Micro, Small, and Medium Enterprise (MSME) sector, with para perpetrator e-commerce backing Indonesian e-commerce and growth. Table 1.2 shows the totals. Where did internet users go in 2015? Where did they go in 2018? There has been a 26% increase.

Table 2. Amount Internet Users in Indonesia 2015 - 2018

Year	Amount Internet Users (Million)	Percentage
2015	93.4	
2016	102.8	9%
2017	112.6	9%
2018	123	8%
Total	**431.8**	**26%**

Source : Ministry of Communication and Information of the Republic of Indonesia (2020)

SMEs can support a number of activities through the digital economy, including transactions that can be made at any time and that can go global or international. However, as long as this activity, such as business and communication, as well as transaction, is still carried out in a traditional or traditional manner, from mouth to mouth, and as long as each other knows how to consume product based on experience, this activity, such as business and communication, as well as transaction, will continue to exist. Industry digital economy, according to (Pradiani, 2018), can be considered as an opportunity because it allows the business world to expand, allowing new start-ups and field activities to arise. It can also be considered as a barrier because it lacks industry-specific regulation and infrastructure, allowing corporate e-commerce abusers to remain competitive.(Wibowo, 2018).

The Technology Acceptance Model (TAM) explains reception technology and user behavior in a compelling and understandable manner. Using the notions of perception utilization, perception convenience, and interest behavior for usage and conditions in real-world situations, the TAM concept presents a theory as a foundation for understanding user behavior in receiving and using system information (Davis, 1989). The success of a system is determined by how the process is carried out, as well as the ease of use for users and the system's capabilities (Darmaningtyas & Suardana, 2017), so the role or ability of a coffee shop employee in utilizing a fin-tech application in operating his business is very important..

The factors of people and the qualities of the organization's environment, according to Mangkunegara (2016), are the influencing variables on employee performance. Individual man's ability to manage and use potency herself optimum in accomplishing activity or activity job on a daily basis in order to obtain goal organization, including climatic dynamic work as well as facility connected work suited, is based on good concentration. Use of facility work in the form of service based on fin-tech in industry has caused management to aim to improve employee skill in using fin-tech applications in order to generate high-performing employees who can adapt to the changing times.

This research looks into MSME coffee shops and how they run their companies in order to increase the adoption of fintech-based services in some industrial coffee shops. There is market potential and an emerging business that is still relatively large in the coffee shop industry, which is enhancing corporate competitiveness in the digital era.

Method

From February 2020 to October 2021, research was undertaken in East Jakarta versus SMEs culinary Coffee shops. There were 39 statement items in this study. As a result, there were 195 respondents in this study's sample (39 statement items x 5). However, due to time, energy, and expense constraints. As a result, the researcher decided on a sample size of 100 respondents, which he considered was sufficient to represent the entire community. This study uses a live sample from the general population. From the standpoint of the research problem, Trihudiyatmanto (2019) defines research as "the study of purposeful causality in order to examine the relationship and influence (cause and effect) of two or more phenomena through hypothesis testing." Zaluchu (2020) states that research is based on a theory or hypothesis that will be utilized to evaluate a phenomenon that occurs and is characterized as explanatory (explanation). Explanatory studies are conducted in order to establish a connection. Then, using two or more variables, an attempt was made to explain the occurrence that occurred. Validity tets, reliability test, pathway analysis using SmartPLS, and data analysis using SEM are the intrument tests used (Structural Equation Model).

Results and Discussions

Examine the instrument used in the study. This is a validity and reliability test administered to 100 employees of a coffee shop in East Jakarta to see if it was valid and reliable. In the data analysis that followed, the results of the analysis were used as an ingredient reference. A range of factors influence employee performance, including perceived benefit and convenience, as well as attitude, which is investigated using the smart PLS analysis tool.

Validity Test Analysis

Every question answered in a questionnaire must be able to represent the variables being examined in order to examine and test this. The validity measurement was carried out in two ways with Smart PLS, and the analysis was carried out as follows:

Convergent Validity

The convergent validity value is the value of the loading factor on the latent variable with the indicators. The validity of each indicator in a variable is determined by examining its association with the construct being assessed. The indicator is valid to measure the construct if the correlation is greater than 0.7. However, a scale measurement loading value of >0.5 is judged sufficient to meet the criterion for Step development, that is, research that has not yet matured. After that, after the model's loading value was lowered to less than 0.70, a study of convergent validity was conducted (table 2).

Discriminant Validity

Discriminant validity testing determines how different a latent notion is from another one. The cross loading value and the average variance extracted (AVE) value are used to determine discriminant validity. Findings

assessing this with average variance extracted (AVE) made every variable used more than 0.5, implying that the criteria were met. The AVE's results are listed in the table 3.

Table 2. Convergent Validity analysis results

Variable	Instrument	Mark	Information
Perception Benefits (*perceived usefulness)*	U1	0.780	Valid
	U2	0.736	Valid
	U3	0.831	Valid
	U4	0.787	Valid
	U5	0.840	Valid
	U8	0.864	Valid
	U9	0.771	Valid
Perception Ease (*perceived ease of use)*	EU1	0.789	Valid
	EU2	0.771	Valid
	EU3	0.862	Valid
	EU4	0.845	Valid
	EU5	0.730	Valid
	EU6	0.567	Drop
	EU7	0.474	Drop
Attitude Usage (*behavioral intention to use)*	ETB1	0.604	Drop
	ETB2	0.191	Drop
	ETB3	0.805	Valid
	ETB4	0.629	Drop
	ETB5	0.799	Valid
	ETB6	0.656	Drop
	ETB7	0.894	Valid
	ETB8	0.891	Valid
	ETB9	0.698	Drop
	ETB10	0.501	Drop
	ETB11	0.814	Valid
	ETB12	0.860	Valid
	ETB14	0.741	Valid
Employee performance	K1	0.781	Valid
	K2	0.832	Valid
	K3	0.790	Valid
	K4	0.810	Valid
	K5	0.880	Valid
	K6	0.859	Valid
	K7	0.886	Valid
	K8	0.786	Valid
	K9	0.875	Valid
	X1 to Y	0.245	Valid
	X2 to Y	0.093	Valid
	X1 to Z	0.517	Valid
	X2 to Z	0.317	Valid
	Z to Y	0.627	Valid

Source: processed researcher (2021)

Table 3. Results of Discriminant Validity ***Analysis***

Variable	Average Variance Extracted
Perception Benefit ($X_{1)}$	0.653
Perception Convenience ($X_{2)}$	0.642
Employee Performance (Y)	0.696
Attitude Usage (Z)	0.690

Source: processed researcher (2021)

According to the table, the AVE value of perception benefit is >0.5 or 0.653, for variable perception convenience is >0.5 or 0.642, for employee performance is >0.5 or 0.696, and for variable attitude user is >0.5 or 0.690.

Reliability Test Analysis
The correctness and consistency of the respondent's answers to the researched variables will be demonstrated through measurement reliability.

Composite reliability
Composite reliability is used part for test Mark reliability indicator variable, a construct said reliable if composite reliability value >0.7 has high reliability although 0.6 still could accepted

Table 4. Composite Reliability Analysis Results

Variable	*Composite Reliability*
Perception Benefit (X1)	0.929
Perception Convenience (X2)	0.899
Employee Performance (Y)	0.954
Attitude User (Z)	0.940

Source: processed data researcher (2021)

Based on table on could know that Mark composite reliability from perception benefit >0.7 or of 0.929, for variable perception convenience >0.7 or of 0.899, for performance employee >0.7 or of 0.954, for variable attitude user >0.7 or of 0.940.

Cronbach Alpha's
Composite reliability test results can be strengthened with Cronbach's Alpha value with criteria Mark cronbach's alpha for each variable >0.7, then could said reliable.

Table 5. Results of Cronbach's Alpha. Analysis

Variable	Cronbach's Alpha
Perception Benefit (X1)	0.911
Perception Convenience (X2)	0.860
Employee Performance (Y)	0.945
Attitude User (Z)	0.924

Source: processed data researcher (2021)

Based on table on could know that Mark Cronbach's Alpha from perception benefit >0.7 or of 0.911, for variable perception convenience >0.7 or of 0.860, for performance employee >0.7 or of 0.945, for variable attitude user >0.7 or of 0.924.

Multicollinearity Test Analysis
Test this for see is every variable independent have correlation between variable independent or no. Applicable criteria in the multicollinearity test is if VIF value <3.5 – 5. Multicollinearity test results could saw in the table following under this:

Table 6. Analysis Results Multicollinearity (VIF)

Variable	Employee Performance (Y)	Attitude User (Z)
Perception Benefit ($X_{1)}$	2,713	2,043
Perception Convenience ($X_{2)}$	2.295	2,043
Attitude User (Z)	2,508	

Source: processed data researcher (2021)

Based on table above results Collinearity statistics (VIF) for see multicollinearity test with inner result of variable perception benefit to performance 2,713 employees and perceptions benefit to attitude 2,043 users. Then perception convenience to performance is 2,295 employees, and perceptions convenience to attitude 2,043 users, Variable value attitude user to performance 2,508 employees. From each variable VIF<3.5 then no violate the assumption test multicollinearity.

Structural Model Analysis (Inner Model*)*
Structural model in PLS evaluated with using R square for the dependent variable and the value of path coefficient for independent variable, which then rated significant, based on the t-statistic value of each path. The model of this inner model originated from the model in PLS through procedure bootstrapping.

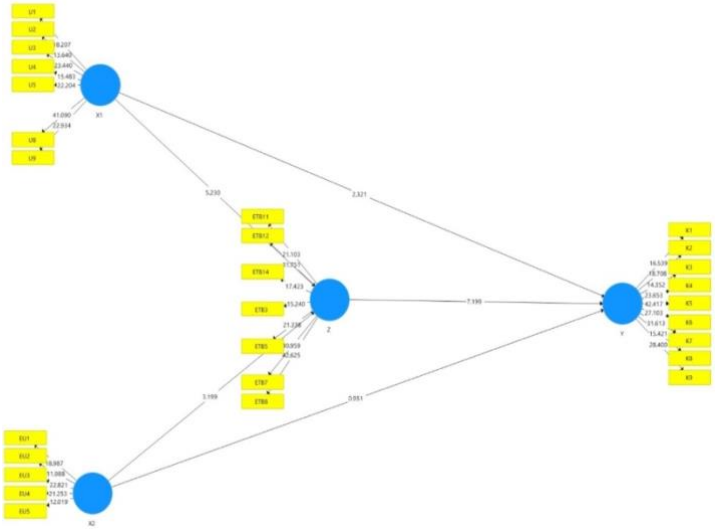

Figure 1 Inner Model

Inner model shows strength estimation between latent variable or construct. On research, this will explained about the results of the path coefficient test, goodness of fit test and hypothesis testing.

Path Coefficient Test
Based on inner model schema that has been shown could explained that path coefficient value biggest shown in the influence attitude largest user (Z) to Performance (Y) i.e. of 7,190. Influence biggest second is perception benefit (X1) against attitude users (Z) of 5,230. Influence third is perception ease (X2) of attitude users (Z) of 3,199. Influence fourth is perception benefit (X1) against performance (Y) of 2,321 and the smallest effect is perception ease (X2) of performance (Y) of 0.951.

The path coefficients results show that overall variable in this model have positive value. This thing show if the more big path coefficient value on a independent variable on variable dependent, then the more strong influence between independent variable on variable dependent that.

Analysis Model Feasibility (Goodness of Fit)
Test this for determine the model formed worthy for researched or no with see results research conducted is

Table 7. Results of R Square

Model	R Square	R Square Adjusted
Employee Performance (Y)	0.801	0.795
Attitude User (Z)	0.601	0.593

Source: processed researcher (2021)

R Square table above used for see influence variable perception benefit and perception convenience to attitude users and size influence variable perception benefit and perception convenience to performance employees. Based on table above, it is known that big influence perception benefit and perception convenience to performance employee of 0.801 or 80.1% and magnitude influence perception benefit and perception convenience to attitude user of 0.601 or 60.1%.

Then evaluation goodness of fit using Q-square with calculation is:

Q square = 1 – ((1 – R 2 1) x (1 – R 2 2))
= 1 – ((1 – 0, 801) x (1 – 0.601))
= 1 – (0, 199 x 0.399)
= 1 – (0.07 9401)
= 0.92 05

It means from results analysis this show that Q square value of 0.9205 means level variety of models shown variable independent in explain variable dependent of 0.9205 or 92.05% or 0.0795 still influenced factors other. If more tall Q- Square value, then the model can said the better or more fit with the data. With thereby results the then the research model this could declared has have *goodness* of fit

Table 8. NFI Analysis Results

	Saturated Model	**Estimated Model**
Chi - Square	742.066	742.066
NFI	0.735	0.735

Source: processed data researcher (2021)

Based on results above analysis in model fit indicator if NFI value > 0.1 or more tall then the model can said far more good and the value of Chi – Square > 0.05. Then the model is fit. On research this value of Chi – Square is of 742,066, p this show that the empirical data used in study this very identical with theory used. NFI value shows 0.735, Thing this indicates that this model well because have NFI value < 0.9.

Hypothesis Testing Analysis
Based on these data, analysis, results could use for answer hypothesis in study this. For see results from hypothesis test study this could conduct with see results from *t statistic* and *P values.* Hypothesis this could said accepted if P Values < 0.05. In study, it also has influence direct and not lives to each variable because inside it there are variable independent, variable dependent and intervening variables. For results from processing hypothesis influence live could see in the path *coefficient* table in the Smart PLS bootstrapping. Test results can be seen through *bootstrapping* test table as following:

Test Influence Live
Test hypothesis by live obtained from Mark output result for inner weight through the boothstrapping process. Structural model test results can be seen in the table following:

Table 9. Results of Influence Live

	t- stats	**p-value**	**Results**
Perception Benefit ($X_{1)}$ – Performance (Y)	5.404	0.000	Ha accepted
Perception usefulness ($X_{2)}$ – Attitude user (Z)	5.230	0.000	Ha accepted
Perception convenience ($X_{2)}$ – Performance (Y)	2,739	0.006	Ha accepted
Perception ease ($X_{2)}$ – attitude user (Z)	3,199	0.001	Ha accepted
Attitude user (Z) – performance (Y)	7.199	0.000	Ha accepted

Source: Primary data obtained researcher. 2021

Hypothesis results from study this conducted with compare value of t statistic and t table for see influence between independent variable with variable dependent as well as compare Mark significant where Mark *p value* < 0.05 for see Mark significance between variable. Conditions for hypothesis Ha to be accepted is if Mark *t statistic* > t table (1.66). Hypothesis test results are as following:

Influence Perception Benefits Against Employee Performance
Hypothesis test results show Mark *t statistic* (5.404) > t table (1.66) and the value of significant p value (0.000) < 0.05. This thing showing that Ha is accepted where there is influence perception benefit to performance employees.

Influence Perception Benefits To Attitude User
Hypothesis test results show Mark *t statistic* (5230) > t table (1,66) and the value of significant p value (0.000) < 0.05. This thing showing that Ha is accepted where there is influence perception benefit to attitude user

Influence Perception Convenience Against Employee Performance
Hypothesis test results show the value of *t statistic* (2.739) > t table (1.66) and the value of significant p value (0.006) < 0.05. This thing showing that Ha is accepted where there is influence perception convenience to performance employee

Influence Perception Convenience To Attitude User
Hypothesis test results show Mark *t statistic* (3.199) > t table (1.66) and the value of significant p value (0.001) < 0.05. This thing showing that Ha is accepted where there is influence perception convenience to attitude user.

Influence Attitude User Against Employee Performance
Hypothesis test results show Mark *t statistic* (7.199) > t table (1.66) and the value of significant p value (0.000) < 0.05. This thing showing that Ha is accepted where there is influence attitude user to performance employee.

Test Influence Not Live
Analysis this more to for explain results influence significant by no live or use intervention variable. The results of the analysis obtained are:

Table 10. Analysis Results *Indirect Effect*

	t- stats	p-value	Results
Perception usefulness ($X_{1)}$ – Attitude user (Z) – Performance (Y)	4.432	0.000	Ha accepted
Perception ease ($X_{2)}$ – Attitude user (Z) – Performance (Y)	2,726	0.007	Ha accepted

Source: Primary data processed researcher (2021)

Hypothesis test results for influence no live are as following: (1) Influence Benefits Against Employee Performance With Attitude User As Intervening Variables Hypothesis test results show Mark *t statistic* (4.4.32) > t table (1.66) and the value of significant p value (0.000) < 0.05. This thing showing that Ha is accepted where there is influence perception benefit to performance employee with attitude user as intervening variable. (2) Influence Convenience Against Employee Performance With Attitude User As Intervening Variables Hypothesis test results show Mark *t statistic* (2.726) > t table (1.66) and the value of significant p value (0.000) < 0.05. This thing showing that Ha is accepted where there is influence perception benefit to performance employee with attitude user as intervention variable.

Conclusions

Conclusions: (1) Perception benefit take effect live by positive and significant to performance, (2) perception benefit take effect live positive and significant to attitude user, (3) perception convenience take effect live positive and significant to performance employees, (4) perception convenience take effect live positive and significant to attitude user, (5) attitude user take effect live positive and significant to performance employee, (6) perception benefit take effect no live positive and significant to performance employee through attitude user as intervening variable, (7) perception convenience take effect no live positive and significant to performance employee through attitude user as intervening variable.

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