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THE INFLUENCE OF TECHNOLOGICAL DEVELOPMENTS IN DIGITAL TRANSACTIONS ON MANAGEMENT HUMAN RESOURCES

Heru Dwi Hartanto [1] , Khuzaini [2] , Syahrial Shaddiq [3]
[1,2,3] Kalimantan Islamic University Syekh Muhammad Arsyad Al Banjari [Banjarmasin]
Jl. Adhyaksa No. 2, Miai River, District. North Banjarmasin, Banjarmasin City, South Kalimantan, 70123, Indonesia

Abstract

Technological developments that occurred in the Globalization Era cannot be separated from the role of Human Resource Management. Where the mover and determinant of this Technological Development is Human Resources itself. If Human Resources do not have qualified expertise, it is impossible for technological developments to provide benefits to social life. In this case the writer focuses on the applicants who apply directly for Hulu Sungai Tengah District Land Services, specifically on the payment method provided by the Service Counter. At the Service Counter there is already convenience in the payment methods provided. Service counters apply payment methods by way of payment through banks, post offices, using debit cards or transfers with a billing code. It is intended that payments be made cashless (non-cash). But most people still use the cash payment method through banks or post offices. This course will take more time and be inefficient in accordance with the objectives of Human Resource Management.

Keywords *: technology development [1] ; human resources [2] ; payment methods [3]*

Abstract

This research aims to analyze how Human Resource Management (HR) can be a driver and determinant in facing technological developments in the era of globalization. The focus of the research is focused on applicants who apply for land service management in Hulu Sungai Tengah Regency, especially on the payment methods provided by the local Land Office Service Counter. The payment methods provided utilize the convenience of technology with non-cash payment options via banks, post offices, debit cards and transfers with billing codes. The research method used is a qualitative approach with data collection through in-depth interviews with applicants and service counter officers. The research results show that even though efficient non-cash payment methods are available, the majority of people still tend to use cash payment methods via banks or post offices. This shows that the success of implementing technology in land services is greatly influenced by the readiness and level of expertise of human resources in utilizing and adopting existing technology. In facing the era of globalization and technological developments, the results of this research conclude that effective HR management is very important to optimize the use of technology in land services. Efforts are needed to improve HR competency and understanding regarding non-cash payment technology so that its implementation can run more efficiently and in accordance with Human Resource Management objectives. In addition, it is recommended to provide education and training to the public to reduce dependence on cash payments and increase participation in more modern and efficient non-cash payment methods. Thus, this research contributes to optimizing the application of technology in public services and facing the challenges of ever-growing globalization.

Key words : technological developments, digital transactions, human resources.

INTRODUCTION

In the current era there have been many changes in everyday life. This cannot be separated from developments and progress in various sectors, one of which is in the field of technology. Progress in the field of technology today cannot be separated from dynamic movements in people's lives. We can now receive various developing information that is happening in all countries in various parts of the world in just a matter of seconds. Of course, this causes very complex and deep changes in human life with all its civilization and culture. This very complex change targets one of today's financial transaction technologies which has changed from cash to non-cash transactions. Complex changes are also driven by something that cannot be avoided, such as an epidemic that attacks the entire world.

The Covid-19 outbreak is a reason why the government must develop a non-cash financing system (Dzakisyah A & M Heru A, 2022, 116) . Therefore , since 2019, the government has been experimenting with the use of auction money through the digital payment market in work units with the aim of developing a payment system that utilizes developments in information technology so that the entire APBN payment process takes place in income and expenditure, which is responded to more quickly, more accurately, and more openly. and more responsible. The aim is to implement a digital system for payments and transactions so that digital applications can be used to make payments. Through digital payments, all payments or transactions facilitate smooth transactions and facilitate financial reporting and planning with the help of transaction data. If the Covid-19 outbreak is only limited to movement or physical activity. Public institution purchasing policy must also adapt to developments in digital economic trends (Dzakisyah A & M Heru A, 2022, 116).

The adoption of digital developments is increasingly needed during the pandemic. The COVID-19 outbreak in early 2020 resulted in increasingly diverse consumer lifestyles. Not being able to make direct contact for payments on buying and selling transactions, has made the banking industry think twice about developing non-contact transactions but still being able to make payments on buying and selling transactions.

Payment is a financial instrument used as a means of sending/transferring money or funds by individuals, companies, institutions wherever located, for individual, official or business interests. Payments will become more complex when they involve payments between countries. Thus, different payment systems have developed between countries, considering that there are differences in currency, exchange rates and payment systems adopted by each country.

Banking institutions must improve the services they provide to customers through digital payment systems. The concept of a payment system is a system that includes a set of rules, institutions and mechanisms used to fulfill obligations arising from economic activities in sending money. The need for digital banking products cannot be separated from the transformation of banking itself in overcoming disruption due to changes in Information Technology and how banks package their products, services, processes and operations through digital means. Customer expectations to have an interconnected experience with digital banking products, communicate smoothly, transact, connect with other customers, order products and services, and make investment and other relevant business decisions, must be taken into account.

Some of the benefits of using *digital payments* are effective, efficient and economical transactions. Apart from that, financial activities can be carried out anywhere easily, safely and under control. This is proven by the fact that transactions that were previously carried out remotely can now be carried out remotely. Payments are also made using electronic money (*e-money*) or non-cash payments which can be accessed via computer or mobile phone which are of course comfortable and easy to use.(Eka Wulandari Putri, et al, 2022, 18)

This digital payment makes it easy for business actors and consumers. Payments like this make it very easy for people to carry out daily transactions. This also makes business people and employees working in the service sector try to provide the best service so that people find it easy. Employees here are also required to contribute in the form of innovation in all things. From the matters discussed above, the author is interested in raising an issue with the title The Influence of Technological Developments in Digital Transactions on Human Resource Management (Use of Digital Payment Methods at the Service Counter of the Hulu Sungai Tengah Regency Land Office).

FORMULATION OF THE PROBLEM

1. How do technological developments affect digital transactions?
2. How do Hulu Sungai Tengah Regency Land Office employees apply digital transactions in their work, especially counter services to applicants as a role in Human Resources Management?

LITERATURE REVIEW

A. Digital Transactions

Changes in the digital payments community are based on innovation, convenience, security, customer service and also ease of use. Payment can usually be interpreted as a transfer of a sum of money from the payer to the recipient. In the digital payment process , money will be stored, then processed, and received as digital data and the transfer process begins using an electronic payment instrument. Traditionally, payments are made with cash, checks, or credit cards, while digital payments are made with certain software , payment cards, and electronic money. The main components of a digital payment system are: money transfer application , network infrastructure, rules and procedures for using the system. (Jefry Tarantang, et al, 2019, 65)

- **Understanding Digital Transactions**

Digital transactions are a type of free or cash payment made virtually via a website or application on a smartphone or other device. In digital matters , payment services are implemented through virtual devices. For example, digital transactions are transactions using barcodes, telephone or bank numbers. Types of Digital Transactions consist of *E-Money* , *E-wallet* , *Mobile Banking* , *QR. Code.*

B. Human Resource Management

In the era of globalization , managing human resources is not easy, because various superstructures and infrastructure must be prepared to support the implementation of quality HR processes . The concept of leadership is an understanding that is often used in organizations today. Organizations use meaningful socio-economic-technical systems a system is a collection of interconnected pieces that move, develop towards a goal, where people are involved and control the system, while the economy is a system, to meet human and technical needs . Need directed activities mean using resources in a particular way. Thus , Management is a sequence of integrated steps to develop an organization into a socio-economic-technical system (Sri Lestari, 2018, 1).

1. Understanding HR Management

HR Management refers to the science of managing workforce relationships and roles effectively and efficiently to achieve organizational or business goals . (R. Zulki Zulkifli , 2018,1)

2. The Role of Human Resource Management

a) Job analysis;

b) Recruitment;

c) Setting salaries;

d) Establish welfare programs;

e) Organize training programs;

f) and so forth. (Sri Lestari, 2018, 7)

The core competency of an organization is the role of HR management, which is very important. As a core competency, HR management defines its tasks as part of innovation, productivity, excellent service, special knowledge, extraordinary skills of the organization.

3. Human Resource Management Objectives

According to Arif Yusuf Hamali, HR management contains the following four objectives:

a.) Social goals

The social goal of management is for organizations to be socially and ethically responsible for the needs and challenges of society

b.) Organizational Goals

Organizational goals are to help the organization achieve its goals.

c.) Functional Purpose

Functional objectives are the aim of maintaining the contribution of each division in accordance with their respective functions.

d.) Individual Goals

It is a personal goal of each member of the organization.

4. Human Resource Management Function

The function of HR management is in terms of planning, organizing, directing and procuring, controlling, developing, compensating, integrating, maintaining, discipline, dismissal

METHOD

The research methodology used is library research with a qualitative descriptive nature including collecting data sources in the form of journals, online articles and books and with a research focus on the influence of technological developments in digital transactions on human resource management (use of digital payment methods in Hulu Sungai Tengah Regency Land Office Service Counter).

RESULTS AND DISCUSSION

A. The Influence of Technology on Digital Transactions

The world has now entered the digital era. With the rapid development of technology, trends in people's lives continue to change and move with the changing times. One of these trends is marked by the growth of various digital transaction services.

Currently, the digital payment trend is said to really support the growth of offline retail in Indonesia. The use of digital transaction systems which are considered more practical and efficient is starting to spread among traders, especially in big cities , and is also spreading to surrounding cities, even the users and beneficiaries are starting to change, even in practice. there are still many of them. Indonesian residents who use cash payments to meet their daily needs.

The impact of technology on digital transactions is also very large, because the development of online digital transactions requires comprehensive technological developments, which cannot happen immediately . This must also be accompanied by human resources who must always be hungry for technological learning, personnel or in this case community capacity and continue to innovate in technological development by playing a role in creating generations. open -minded and able to influence digital things that make everyday life easier .

B. Hulu Sungai Tengah Regency Land Office employees apply digital transactions in their work, especially counter services to applicants as a role in Human Resources Management

Digital Transactions make it very easy to make payments for all transactions. This can also have a positive impact on the State Civil Service in carrying out its main duties. In this case the author will look at the conditions of the Land Office Employees in Hulu Sungai Tengah Regency in South Kalimantan Province in implementing the use of digital transactions for every applicant/community who comes to the service counter.

The Land Office is a work unit of the National Land Agency in Regency or City areas which carries out tasks, one of which is the registration of land rights and maintaining the general register of land registration. To implement the above provisions, the Head of the Land Agency has the authority to register rights and issue a decision letter granting land rights requested by a person or entity.

In carrying out its duties, the Ministry of ATR/BPN has government duties in the land sector in accordance with the provisions of Presidential Regulation of the Republic of Indonesia Number 48 of 2020 concerning the National Land Agency, namely preparing, establishing, implementing and supervising policies in the land sector within the BPN; Carrying out task coordination, coaching and providing administrative support within the BPN environment; Carrying out research and development; and Carrying out HR development.

The author here focuses his research on the Hulu Sungai Tengah Regency Land Office. Profile: The Hulu Sungai Tengah Regency Land Office is located on Jalan Murakata No. 2, Bukat, Barabai District, Hulu Sungai Tengah Regency, South Kalimantan. In accordance with the tasks previously mentioned, therefore one of the things we want to strive for is to improve the performance of a government institution such as the National Land Agency in terms of services to the community. One alternative way to respond to this and fulfill these demands is to follow technological developments. This is with the aim of making public access to public services in the land sector easier in the implementation process and efficient in terms of a more modern land service payment mechanism.

One of the services carried out at the National Land Agency, in this case the Hulu Sungai Tengah Regency Land Office, is the first land registration service. In land registration, the community as the applicant registers their uncertified land with the BPN in the local area. Then, within a certain period of time in accordance with the Operational Standards at BPN, the issuance of the land title certificate must be completed.

Employee performance in completing various community services requires good HR management so that services can be carried out effectively and efficiently. The first service carried out by the Land Office is at the Service Counter, where the counter accommodates various problems experienced by the community or in other words the applicant.

Employees in serving the community, especially at service counters, are required to continue to develop and make it easier for the community to make requests or submit various matters related to land. Employees must pay attention to facilities and infrastructure. The quality of service delivery must consist of several elements, one of which is service procedures. In this Service Procedure, all informants/providers of information, in this case, an employee of the Hulu Sungai Tengah Regency Land Office, explained that the procedure applied was very simple, clear and easy to understand as long as all application requirements were met and all application process requirements were stated clearly in the service. The files are then sent to the service desk for the file inspection process , then the application files are uploaded to the Republic of Indonesia Land Administration server, after which the submitted files are processed. When the file is ready and complete, it continues with the publishing process the certificate will then be handed over to the applicant or the public who submitted the request.

The second element that must be present is timeliness of completion. Service Completion Time is the main tool in determining the assessment of a public service. This is of course related to the timeliness of completion and also the time of file service provided by the National Land Agency. Then the third element that is needed as well as the author's focus point is regarding the payment method for the costs required for providing services.

Service costs are closely related to how much it costs the applicant or the public to obtain a service. Based on the author's analysis, the Hulu Sungai Tengah Regency Land Office has implemented the Fee provisions which have been regulated and enforced in accordance with the applicable rules in the Government Regulation of the Republic of Indonesia Number 128 of 2015 concerning Types and Tariffs for Non-Tax State Revenues Applicable to the Ministry of Agrarian Affairs and Spatial Planning /National Land Agency. Tariffs and types of Non-Tax State Revenue (PNBP) are in accordance with applicable regulations, however , payment methods when linked to technological developments still do not follow existing technological developments.

In the author's opinion, employees, especially those at the service counter, have implemented a payment system that follows technological developments or the payment system recommended by the government. The payment system can be in cash via a bank or post office , you can use a debit card, and you can also use *a billing code* which will then be processed using M-Banking. Of the several payment methods and procedures, it is certainly highly recommended by the counter staff to make payments using M-Banking to make it easier and faster and of course to make the service process more effective and efficient. However, in practice, people in general in Hulu Sungai Tengah Regency who apply for land rights at the Land Office make payments in cash through banks or post offices . In this case, of course it will slow down the process of carrying out work and not keep up with the times where digital payment transaction methods already exist.

This is also not in line with the meaning of Human Resources Management which should do everything effectively and efficiently by following technological developments. Limited knowledge, lagging behind in information technology and the absence of follow-up from related parties means that work that should be done quickly will be somewhat hampered. Of course, the Hulu Sungai Tengah Regency Land Office service counter has been working optimally with the best service methods, however , the Human Resources available in this case for the applicants have not yet kept up with technological developments in terms of digital payment methods.

The distinct advantage of this innovative *cashless payment method* is firstly, the service carried out at the Land Office Counter can be faster because there is no need to count money or return change, just use the cellphone brought by the applicant by entering the *billing code* into the m application. -banking such as *Livin, Brimo* and so on then click, all costs have been paid quickly.

The second advantage, this *cashless* method of payment reduces the possibility of "extortion" being carried out by employees, because all costs distributed are mainly transferred to the same account, namely the Hulu Sungai Tengah Regency Land Office. This also makes it possible to clearly monitor the recapitulation of costs received every day, week, month or year.

These two benefits have a very good impact on employees or human resources themselves, apart from making it easier to do work quickly, they can also control employees in carrying out their work so that they comply with integrity and applicable regulations. There is a real need for more massive training for the community which is the task of the relevant parties so that this technological progress can be useful for the community in carrying out their daily activities. This is also the core competency of HRM in placing its function as part of innovation, productivity, excellent service, special skills, extraordinary abilities in the organization.

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CONCLUSION

Conclusion Firstly, technological developments, especially in terms of digital payments, are said to have had a positive impact where there has been positive growth in the *offline retail sector* throughout Indonesia. The use of digital transaction tools is currently considered more practical and efficient and is starting to be widely adopted by trade players in particular. This also provides a good signal for technological developments in digital transactions. It is hoped that technological developments, especially in digital transactions, will make it easier for people to carry out daily transactions.

The second conclusion is that the counter service at the Hulu Sungai Tengah Land Office has not yet fully implemented digital payment methods due to the needs of the public who still require cash payments to banks or post offices. The services currently available still use cash payments *to* banks or post offices, debit and the most modern is m-banking via *code billing* .

The advice that the author can give is that this technological development is not immediately accepted by society. The community here must also take part in technological developments, because the community or in this case Human Resources must have adequate skills and knowledge so that technological developments in digital transactions can benefit society and not harm or even harm society itself. A spirit of learning and continuous innovation is needed so that technological developments can continue to develop and make people's daily lives easier.

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