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Evaluation of the Effectiveness of Using Yokke EDC in Supporting Payment Transactions at Alfamart in the Banda Aceh Region

Kiki Putri Amelia [1*], Melvi Havizatun [2], Nabil Aufar [3]
[1*,2,3] Digital Business Study Program, Faculty of Economics, Universitas Muhammadiyah Aceh, Banda Aceh City, Aceh Province, Indonesia

Email: kiki.putri@unmuha.ac.id [1*], melvi.havizatun@unmuha.ac.id [2], nabilaufar11@gmail.com [3]

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Abstract

The development of digital payment technology is driving retail merchants like the development of digital payment technology encourages retail merchants like Alfamart to provide fast and efficient transaction services. Electronic Data Capture (EDC) has become a key tool in supporting cashless payments, including Yokke EDC, which has been widely implemented at various Alfamart outlets in Banda Aceh. This study aims to evaluate the effectiveness of using the Yokke EDC based on four indicators: transaction speed, device reliability, ease of use, and customer satisfaction. This research method uses a quantitative approach with a questionnaire distributed to 35 employes. The research results indicate that Yokke EDC is considered effective in supporting payment transactions, although there are limitations such as unstable network connectivity at certain times. Overall, the Yokke EDC plays an important role in improving the quality of payment services at Alfamart Banda Aceh.

Keywords:
Effectiveness; EDC Yokke; Payment transaction; Alfamart; Banda Aceh region.

1. INTRODUCTION

The development of financial technology (fintech) has brought significant transformation in the payment patterns of society, from initially cash based to digital, fast, and contactless payments (Bank Indonesia, 2022). This change is driven by the increasing demand for convenient, secure, and efficient transaction services across various sectors, including modern retail. One of the essential devices supporting the cashless payment ecosystem is the Electronic Informasi Capture (EDC), which is an electronic payment tool that allows customers to use debit cards, credit cards, and QR based payments for transactions (Rahman & Sari, 2021).

In modern retail operations such as Alfamart, EDC devices play a crucial role in ensuring smooth transactions and enhancing service quality. EDC not only facilitates customers but also helps cashiers process payments quickly and minimizes recording errors (Pratama, 2020). Transaction efficiency significantly affects retail performance, especially during peak hours when customer queues increase. Therefore, the effective use of EDC can be a strategic factor in maintaining customer satisfaction.

One of the growing EDC service providers in Indonesia is Yokke, a payment switching and acquisition company that offers real- time, stable, and secure transaction processing for various merchants. Yokke provides EDC devices designed to support cashless transactions with high connectivity and good integration with retail sales systems (Yokke Indonesia, 2021). The presence of Yokke EDC in Indomaret allows for more varied and flexible transactions, thereby enhancing customer convenience.

Alfamart is one of the largest retail chains in Indonesia that uses EDC. This retail company also understands various consumer needs and shopping behaviors, in line with its vision to create “House Brand Private Label” (HBPL) products aimed at providing high- quality products at affordable prices to consumers (www. alfamart. co. id). Based on field surveys, informasi was obtained showing that around 22 Alfamart

outlets in the Banda Aceh City zona use Yokke EDC. Here are the locations of the Alfamart network in the Banda Aceh City zona.

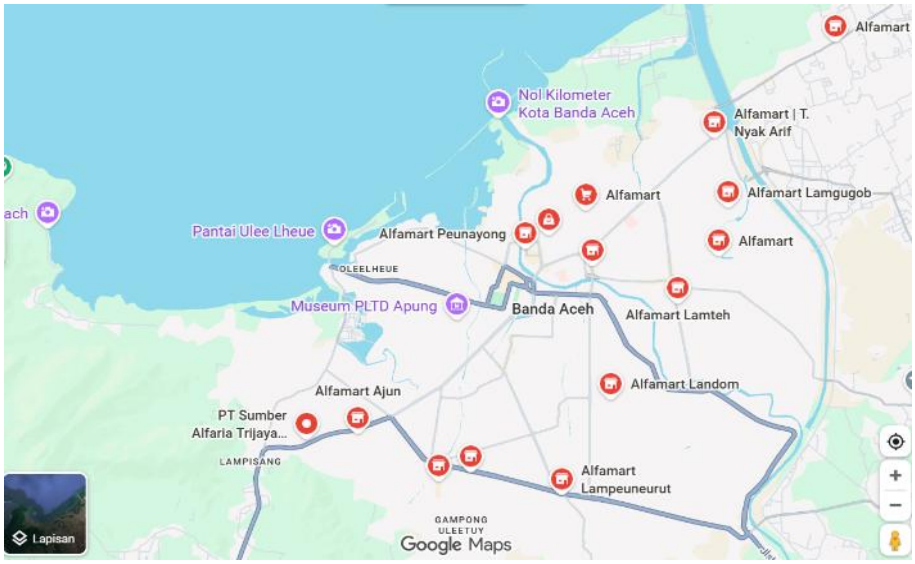

Figure.1 Alfamart Network in Banda Aceh City Region (Source: Google Map, 2025)

The effectiveness of EDC usage in the retail context can be seen from several important aspects such as transaction processing speed, device reliability, ease of use for cashiers, and customer satisfaction levels (Kotler & Keller, 2018). Speed and reliability are key indicators that determine whether the EDC functions well in dynamic operational situations. Ease of use is also very important because cashiers need to be able to operate the device without obstacles to ensure smooth transactions. Meanwhile, customer satisfaction is directly related to their perception of the quality of payment services.

However, the implementation of payment technology does not always go smoothly. Previous studies have shown that EDC devices often experience disruptions such as unstable connections, halte errors, authorization failures, and integration mismatches with cash register systems (Setiawan, 2020). These technical difficulties can lead to long queues, service delays, and customer complaints. At the regional retail tingkat, the challenges are usually greater because the telecommunications network infrastructure is not always maksimal.

In the Banda Aceh region, the use of Yokke EDC in the Alfamart network has increased along with the rising customer demand for cashless transactions. However, the extent to which this device functions effectively has not been extensively researched. The lack of specific research on the performance of Yokke EDC in the local retail sector makes this evaluation important, especially to assess the functional suitability of the device with the operational conditions of Alfamart in the zona. In addition, the results of this research are expected to provide input for retail management and EDC service providers to improve the quality of payment services.

Based on the above latar belakang, the formulated problem is: 1) How effective is the use of Yokke EDC in supporting payment transactions at Alfamart Banda Aceh Region? 2) How effective is the use of Yokke EDC in terms of transaction speed at Alfamart Banda Aceh Region? 3) How effective is the use of Yokke EDC in terms of device reliability at Alfamart Banda Aceh Region? 4) How effective is the use of Yokke EDC in terms of ease of use by cashiers at Alfamart Banda Aceh Region? 5) How effective is the use of Yokke EDC in terms of customer satisfaction at Alfamart Banda Aceh Region?

This research aims to: 1) Determine the effectiveness of using the Yokke EDC in supporting payment transactions at Alfamart Banda Aceh Region. 2) Determine the effectiveness of using the Yokke EDC in terms of transaction speed at Alfamart Banda Aceh Region. 3) Determine the effectiveness of using the Yokke EDC in terms of device reliability at Alfamart Banda Aceh Region. 4) Determine the effectiveness of using the Yokke EDC in terms of ease of use by cashiers at Alfamart Banda Aceh Region. 5) Determine the effectiveness of using the Yokke EDC in terms of customer satisfaction at Alfamart Banda Aceh Region.

2. RESEARCH METHOD

This research uses a quantitative approach with a descriptive evaluative type. The quantitative approach is used to measure and evaluate the effectiveness of using the Electronic Informasi Capture (EDC) Yokke based on numerical informasi obtained from respondents thru questionnaires. According to Sugiyono (2019),

quantitative research aims to test or measure phenomena objectively using informasi that can be statistically analyzed.

The type of evaluative descriptive research is used to describe and assess the actual condition of a research object based on certain criteria. Arikunto (2013) states that descriptive research aims to systematically and factually describe the facts and characteristics of the object being studied. In this study, an evaluation was conducted to assess the effectiveness of using the Yokke EDC in terms of transaction speed, device reliability, ease of use by cashiers, and customer satisfaction.

The population is based on technology users, in accordance with the standards of information systems research (Jogiyanto, 2017). The sampling technique used is purposive sampling, where the sample is selected based on the following criteria: 1). Working as a cashier; 2). Using Yokke EDC for at least 1 month; 3). Willing to fill out the questionnaire. Purposive sampling is widely used in service and technology research because it selects respondents World Health Organization truly understand the research object (Etikan, Musa & Alkassim, 2016; Sugiyono, 2021). The sample size is determined using the minimum standard for respondents for descriptive analysis, which is

30respondents so that the informasi is considered representative (Uma Sekaran & Bougie, 2016).

This analysis method uses multiple linear regression, where informasi collection in this study is conducted thru several stages. Informasi collected thru questionnaires were analyzed quantitatively using descriptive and inferential statistical methods. According to Imam Ghozali (2021: 66), validity testing can be conducted by comparing the calculated r value with the table r value for degrees of freedom (df)= n– 2, where n is the sample size. Validity testing is performed by calculating the correlation coefficient between subjects on the questionnaire items with the scores from the questionnaire results, by finding the correlation coefficient (r) value for each question and comparing the critical table r correlation value with the performance criteria, namely:

a. If r calculated r table, then the statement is declared valid.
b. If r calculated< r table, then the statement is declared invalid.

The reliability test is used to measure the extent to which the questionnaire used can be considered an indicator of the variable being studied. A questionnaire is said to be reliable if a person's answers to the questions are consistent or stable over time. Reliability measurement can be conducted using the statistical test tool Cronbachs Alpha(α). A construct or variable is considered reliable if it yields a Cronbachs Alpha value 0. 70. However, in some cases, a Cronbachs Alpha value 0. 60 is still acceptable, especially for exploratory research (Ghozali, 2021: 61). Items that have been declared valid in the validity test will be determined for their reliability with the following criteria: 1. If r alpha is positive or r table, then the statement is reliable. 2. If r alpha is negative or< r table, then the statement is not reliable.

In this study, the reliability test was conducted using the Cronbach' s Alpha technique. A variable is said to be reliable if it has a Cronbach' s Alpha value 0. 60. In other words, the questionnaire is considered reliable if the obtained Cronbach' s Alpha value is above 0. 60, indicating that the research instrument provides consistent and stable results.

Hypothesis testing is done by looking at the probability value and the t-statistic. Whether a hypothesis is statistically acceptable or must be rejected can be determined by calculating its significance tingkat. Partial Testing (t-test), Testing how far one independent variable individually explains the variation in the dependent variable. The hypothesis was tested using a significance tingkat (α) of 5% with a two- tailed test. Simultaneous Testing (F- test), Testing whether the independent variables collectively have a significant effect on the dependent variable. Decision- making criteria: Ha is accepted if sig.< 0. 05 or F- calculated F- table. Ha is rejected if sig. 0. 05 or F- calculated< F- table.

To gain a more complete picture and understanding of this research, the researcher has constructed a conceptual framework as shown in the following figure 2.

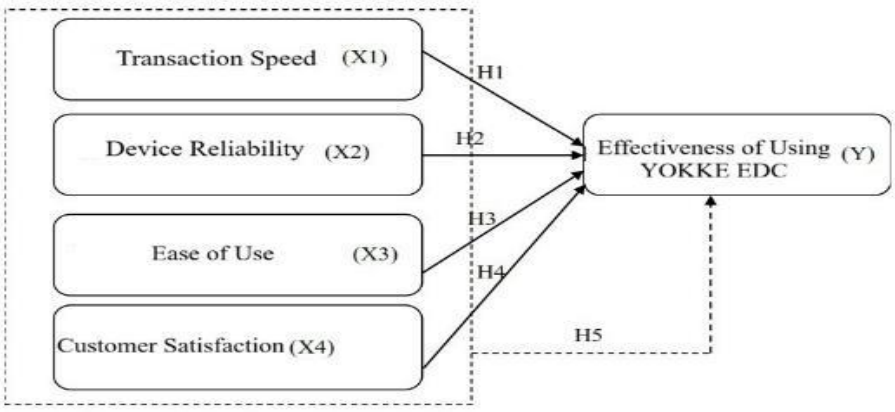

Figure 2. Framework (Source: Processed by the author, 2025)

3. RESULTS AND DISCUSSION

3.1. Validity Test

The results of the validity test in this study can be presented completely and in detail as follows table 1, table 2, table 3, table 4, and table 5, it can be seen that all calculated r values are greater than the r table value (0.0361), so it can be stated that all instruments are valid and can be used in this study.

Table 1. Validity Test Results for the Speed Variable (X1)

Grain	Corrected Item Total Value Correlation / calculated r	Sig.	r_{table}	Criteria
X1.1	0.624	0,000	0,334	Valid
X1.2	0.713	0,000	0,334	Valid
X1.3	0.717	0,000	0,334	Valid
X1.4	0.712	0,000	0,334	Valid

Source: Processed primary data, 2025

Table 2. Validity Test Results for the Reability Variable (X2)

Grain	Corrected Item Total Value Correlation / calculated r	Sig.	r_{table}	Criteria
X2.1	0.591	0,000	0,334	Valid
X2.2	0.581	0,000	0,334	Valid
X2.3	0.687	0,000	0,334	Valid
X2.4	0.570	0,000	0,334	Valid

Source: Processed primary data, 2025

Table 3. Validity Test Results for Easy of Use Variables (X3)

Grain	Corrected Item Total Value Correlation / calculated r	Sig.	r_{table}	Criteria
X3.1	0.454	0,000	0,334	Valid
X3.2	0.467	0,000	0,334	Valid
X3.3	0.521	0,000	0,334	Valid
X3.4	0.500	0,000	0,334	Valid

Source: Processed primary data, 2025

Table 4. Validity Test Results for the Security Variable (X4)

Grain	Corrected Item Total Value Correlation / calculated r	Sig.	r_{table}	Criteria
X4.1	0.701	0,000	0,334	Valid
X4.2	0.572	0,000	0,334	Valid
X4.3	0.460	0,000	0,334	Valid
X4.4	0.647	0,000	0,334	Valid

Source: Processed primary data, 2025

Table 5. Validity Test Results for the Variable of Effectiveness of Using Yokke EDC (Y)

Grain	Corrected Item Total Value Correlation / calculated r	Sig.	r_{table}	Criteria
Y.1	0.643	0,000	0,334	Valid
Y.2	0.657	0,000	0,334	Valid
Y.3	0.772	0,000	0,334	Valid
Y.4	0.680	0,000	0,334	Valid

Source: Processed primary data, 2025

3.2. Reliability Test

The results of the reliability test in this study can be presented in detail as follows table 6.

Table 6. Reliability Test Results

Grain	Variable	ralpha	Provisions	Criteria
Y	Effectiveness of Using Yokke EDC	0,848	0,60	Reliabel
X1	Transaction Speed	0,849	0,60	Reliabel
X2	Device Reliability	0,791	0,60	Reliabel
X3	Ease of Use	0,701	0,60	Reliabel
X4	Customer Statisfaction	0,772	0,60	Reliabel

Source: Processed primary data, 2025

3.3. Normality Test

Normality testing is conducted to determine whether the data to be analyzed is normally distributed. In this study, normality testing was performed using the Kolmogorov-Smirnov test, with the following table 7.

Table 7. Normality Test Results

		Unstandardized Residual
N		35
Normal Parameters[a.b]	Mean	,0000000
	Std. Deviation	1.40157269
Most Extreme Differences	Absolute	.127
	Positive	.100
	Negative	-.127
Test Statistic		.751
Asymp. Sig. (2-tailed)		,200[d]

Source: Processed primary data (2025)

The normality test results show that the significance value (Asymp. Sig. 2-tailed) is 0.200, which is greater than 0.05, so it can be concluded that the data is normally distributed. This normality test is important to ensure that the residuals in statistical analysis, particularly regression, follow a normal distribution so that the results obtained are more valid.

3.4. Multicollinearity Test

In this study, the presence of multicollinearity was tested using the Variance Inflation Factor (VIF) value. The criteria used are: if the tolerance value is greater than 0.10 or the VIF value is less than 10, it can be concluded that there is no multicollinearity between the independent variables. The results of the tolerance and VIF value tests in this study are presented in the following table 8.

Table 8. Multicollinearity Test Results

Variable	Tolerance	VIF	Description
Transaction Speed	0.437	2.114	Free of Multicollinearity
Device Reliability	0.719	1.391	Free of Multicollinearity
Easy of Use	0.943	1.060	Free of Multicollinearity
Customer Statisfaction	0.386	2.589	Free of Multicollinearity

Sumber: Data primer yang diolah (2025)

The tolerance value for the independent variables is greater than 0.10, and the VIF value is below 10. Therefore, it can be concluded that the regression model for the independent variables does not contain multicollinearity and has met the assumptions of the multicollinearity test.

3.5. Results of Multiple Linear Regression Analysis

This study uses multiple linear regression analysis to determine the simultaneous and partial impact of independent variables on the dependent variable (table 9).

Table 9. Multiple Linear Regression Test Results

Model	Coefficients[a]				
	Unstandardized Coefficients		Standardized Coefficients Beta		
	B	Std. Error		t	Sig.
(Constant)	22.065	2.961		7.453	.000
Transaction Speed	-1.091	.150	-1.051	-7.281	.000
Device Reliability	.200	.112	.210	1.790	.084
Ease of Use	-.176	.127	-.141	-1.381	.178
Customer Statisfaction	.762	.158	.768	4.807	.000

a. Dependent Variable: Effectiveness of Using Yokke EDC

Source: Processed primary data (2025)

The results of the multiple linear regression test using the multiple linear regression equation model are as follows:

$$Y = 22{,}065 + -1{,}091\ X1 + 0{,}200\ X2 + -0.176\ X3 + 0{,}762\ X4$$

From the table above, it can be interpreted as follows:

a. The constant (B = 22.065) indicates that if Transaction Speed (X1), Device Reliability (X2), Ease of Use (X3), and Customer Satisfaction (X4) are all zero, the Effectiveness of EDC Yokke Usage (Y) is estimated to be 22.065.
b. Transaction Speed Coefficient (B = -1.091), the transaction speed variable coefficient of -1.091 indicates that each one-unit increase in this variable will increase the transaction speed by -1.091, assuming other variables remain constant.
c. Device Reliability Coefficient (B = 0.200), the device reliability variable coefficient of 0.200 indicates that each one-unit increase in this variable will increase device reliability by 0.200, assuming other variables remain constant.
d. Ease of Use Coefficient (B = -0.176) The coefficient of the ease-of-use variable of -0.176 indicates that each one-unit increase in this variable will decrease ease of use by -0.176, assuming other variables remain constant.

Customer Satisfaction Coefficient (B = 0.762), the customer satisfaction variable coefficient of 0.762 indicates that each one-unit increase in this variable will increase customer satisfaction by 0.762, assuming other variables remain constant.

3.6. Significance Test for Individual Parameters (t-test)

The results of the Individual Parameter Significance Test (t-test) can be presented as follows table 10.

Table 10. Results of the Partial Hypothesis Test (t-test)

Model	Coefficients[a]				
	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	22.065	2.961		7.453	.000
Transaction Speed	-1.091	.150	-1.051	-7.281	.000
Device Reliability	.200	.112	.210	1.790	.084
Ease of Use	-.176	.127	-.141	-1.381	.178
Customer Statisfaction	.762	.158	.768	4.807	.000

a. Dependent Variable: Effectiveness of Using Yokke EDC

Source: Processed primary data, 2025

Based on the table above, the significance value (Sig.) for the Transaction Speed variable (X1) is -1.091, for the Device Reliability variable (X2) is 0.200, for the Ease-of-Use variable (X3) is -0.176, and for the Customer Satisfaction variable (X4) is 0.762. The T-test was conducted at a significance level of 0.05 (5%). The testing criteria are as follows:

a. If the significance value (Sig. t) < 0.05, then the alternative hypothesis (Ha) is accepted, which means the independent variable has a significant effect on the dependent variable.
b. If the significance value (Sig. t) > 0.05, then the null hypothesis (Ho) is accepted, which means there is no significant effect between the independent variable and the dependent variable. Therefore:
    1) Transaction Speed (X1): The significance value of -1.091 (< 0.05) indicates that transaction speed has a significant effect on the Effectiveness of EDC Yokke Usage. Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted.
    2) Device Reliability Perception (X2): The significance value of 0.200 (> 0.05) indicates that device reliability does not have a significant effect on the Effectiveness of EDC Yokke Usage. Therefore, the null hypothesis (Ho) is accepted, and the alternative hypothesis (Ha) is rejected.
    3) Ease of Use (X3): The significance value of -0.176 (< 0.05) indicates that ease of use has a significant effect on the Effectiveness of EDC Yokke Usage. Therefore, the null hypothesis (Ho) is rejected, and the alternative hypothesis (Ha) is accepted.
    4) Customer Satisfaction (X4): The significance value of 0.762 (> 0.05) indicates that customer satisfaction does not have a significant effect on the Effectiveness of EDC Yokke Usage. Therefore, the null hypothesis (Ho) is accepted, and the alternative hypothesis (Ha) is rejected.

Based on the results of the partial T-test, it can be concluded that not all independent variables have a significant influence on the dependent variable in this study. The Transaction Speed variable (X1) has a significance value of -1.091 (< 0.05), indicating that this variable significantly affects the Effectiveness of EDC Yokke Usage. Similarly, the Ease-of-Use variable (X3) shows a significant effect with a significance value of -0.176 (< 0.05). Conversely, the Device Reliability variable (X2) with a significance value of 0.200 (> 0.05) and the Customer Satisfaction variable (X4) with a value of 0.762 (> 0.05) do not significantly affect

the dependent variable. Thus, only two out of the four independent variables have a significant partial influence in this study.

3.7. Simultaneous Test (F-test)

The results of the simultaneous hypothesis test (F-test) can be presented as follows table 11.

Table 11. Simultaneous Test Results (F-test)

Model		Sum of Squares	Df	Anovaa Mean Square	F	Sig.
1	Regression	165.037	4	41.259	17.874	.001[b]
	Residual	69.248	30	2.308		
	Total	234.286	34			

a. Dependent Variable: Effectiveness of Using Yokke EDC
b. Predictors: (Constant), Transaction Speed, Device Reliability, Ease of Use, Customer Statisfaction.

Source: Processed primary data, 2025

Based on the table 11, it is known that the calculated F value is 17.874 with a significance level of 0.000 (< 0.05). This indicates that the variables Transaction Speed (X1), Device Reliability (X2), Ease of Use (X3), and Customer Satisfaction (X4) simultaneously have a significant effect on the variable Effectiveness of EDC Yokke Usage (Y). Thus, all independent variables in this study collectively contribute to influencing the dependent variable.

3.8. Coefficient of Determination (R2)

The results of the coefficient of determination test (R2) can be presented as follows Table 12.

Table 12. Results of the Coefficient of Determination Test (R2)

Variable	Prediction	Coefficient	$T_{statitic}$	Sig	Description
Perceived Usefulness	-	-1,091	-7,281	0,000	Ditolak
Perceived Ease of Use	+	0,200	1,790	0,084	Diterima
Trust and Security	-	-0,176	-1,381	0,178	Ditolak
Transaction Fee	+	0,762	4,807	0,000	Diterima
F statistic			17,874	0,000	Diterima
Adjusted R^2	= 0,665				
R *Square* (R^2)	= 0,704				

Source: Processed primary data, 2025

The formula for calculating the R-squared value (R^2) is as follows:

$$R^2 = \frac{17{,}874 \text{ x } 4}{17{,}874 \text{ x } 4 + (35 - 4 - 1)} = \frac{71{,}496}{71{,}496 + 30} = \frac{71{,}496}{101{,}496} = 0{,}704$$

Meanwhile, the formula for calculating the Adjusted R^2 value is as follows:

$$R^{2adj} = 1 - \left(\frac{(1 - R^2)\,(n-1)}{\text{n} - \text{k} - 1}\right)$$

$$R^{2adj} = 1 - \left(\frac{(1 - 0{,}704)\,(34)}{30}\right) = 1 - \left(\frac{0{,}296 \text{ x } 34}{30}\right) = \left(\frac{10{,}064}{30}\right) = 1 - 0{,}335$$

$R^{2adj} = 0{,}665$

Based on the regression analysis results above, an R Square value of 0.704 was obtained, indicating that 70.4% of the variation in the effectiveness of using the Yokke EDC can be explained by the variables of transaction speed, device reliability, ease of use, and customer satisfaction. In other words, the independent variables in the model contribute 70.4% to the effectiveness of using the Yokke EDC. Meanwhile, the remaining 29.6% is influenced by other variables not included in this research model. Meanwhile, the Adjusted R Square value of 0.665 indicates that, after adjusting for the number of variables, the real contribution of these variables is 66.5% to the dependent variable. Based on the analysis results outlined above, this research can be explained as follows:

3.8.1. Evaluation of Transaction Speed on the Effectiveness of Using Yokke EDC in Supporting Payment Transactions at Alfamart

Based on the analysis conducted, it was found that the significance value for the transaction speed variable is 0. 000, which is less than the significance tingkat of 0. 05. This indicates that transaction speed has a significant impact on the effectiveness of using the Yokke EDC. Therefore, the null hypothesis (Ho) is rejected, while the alternative hypothesis (Ha) is accepted.

The results of this study are consistent with several previous studies in the Alfamart environment and digital payment systems. For example, Purnama and Indarsari (2025) found that although the sales information system at Alfamart is quite effective in recording, the use of Yokke EDC technology often faces speed and stability issues during high transaction volumes. This indicates the importance of improving infrastructure and training so that EDC can function optimally.

With the evaluation of the transaction speed of EDC Yokke, the assessment focused on system response speed, transaction completion time, and the smoothness of the payment process at the cashier, as well as being related to operational conditions at Alfamart such as network stability, system reliability, transaction density, and EDC integration with the cashier system. The evaluation results show that under stable network conditions and reliable systems, the increase in transaction speed significantly reduces customer waiting time, smoothens the cashier's workflow, and enhances operational efficiency, thus the transaction speed has a significant impact on the effectiveness of using EDC Yokke in supporting payment transactions at Alfamart.

3.8.2. Evaluation of Device Reliability on the Effectiveness of Using Yokke EDC in Supporting Payment Transactions at Alfamart

Based on the analysis results that have been conducted, it was found that the significance value for the device reliability variable is 0. 084, which is greater than the significance tingkat of 0. 05. This indicates that the reliability of the device does not have a significant impact on the effectiveness of using the Yokke EDC. Therefore, the null hypothesis (Ho) is accepted, while the alternative hypothesis (Ha) is rejected.

The results of this study are in line with previous research by Lorenzia (2023), which states that the quality of the system in the SAKTI application does not affect user satisfaction at the Ministry of Religious Affairs Office in Banyumas Regency, thus H1 is rejected. These results contradict the DeLone and McLean (2003) information system success model, which states that system quality is one of the dimensions determining the success of an information system.

The evaluation of the reliability of the EDC device is conducted by assessing the cashier's perception of the physical condition of the device, the stability of the EDCs function during use, and the frequency of disruptions or malfunctions during the payment transaction process. The lack of socialization regarding the use of the application causes users to feel difficulty in adjusting to the use of this new application. The results of testing this variable are consistent with the findings of the studies (Rahayu et., al. 2018; Haura et., al. 2021). Next, the assessment results were analyzed in relation to the smoothness and success of payment transactions using EDC. The evaluation results indicate that the reliability of the device does not significantly affect payment transactions, which suggests that although the EDC device is considered quite reliable and rarely experiences disruptions, this factor is not the main determinant of the smoothness of payment transactions. Transactions are more influenced by other factors such as network stability, transaction processing speed, and the integration of the cashier system at Alfamart.

3.8.3. Evaluation of Ease of Use on the Effectiveness of Using Yokke EDC in Supporting Payment Transactions at Alfamart

Based on the analysis conducted, it was found that the significance value for the ease-of-use variable is 0. 178, which is greater than the significance tingkat of 0. 05. This indicates that ease of use does not have a significant impact on the effectiveness of using the Yokke EDC. Therefore, the null hypothesis (Ho) is accepted, while the alternative hypothesis (Ha) is rejected.

Research by Rosiana et., al. (2025) shows that the variable Perceived Ease of Use does not have a positive and significant effect on Intention to Use. This is also in line with the findings of previous studies relevant to the use of digital payment services. Wang et., al. (2020) and Ernawati and Noersanti (2021) show that Perceived Ease of Use has a negative and insignificant effect on Intention to Use. Which means that the ease of use of an E- Wallet application does not increase an individual's intention to use the application.

The evaluation of the ease of use of the Yokke EDC on the effectiveness of its use in supporting payment transactions at Alfamart was conducted by assessing cashiers' perceptions regarding the ease of learning and using the EDC, the clarity of the display, and the simplicity of the transaction steps. This was then analyzed in relation to the effectiveness of the EDC in supporting the smoothness and accuracy of payment transactions. The evaluation results showed that although the Yokke EDC was considered easy to use by cashiers, this ease of use did not significantly affect the effectiveness of its use, indicating that the effectiveness of payment transactions is more influenced by other factors such as system reliability, network stability, and transaction speed.

3.8.4. Satisfaction Evaluation on the Effectiveness of Using Yokke EDC in Supporting Payment Transactions at Alfamart

Based on the analysis conducted, it was found that the significance value for the customer satisfaction variable of 0. 000 is less than the significance tingkat of 0. 05. This indicates that customer satisfaction has a significant impact on the effectiveness of using EDC Yokke. Therefore, the null hypothesis (Ho) is rejected, while the alternative hypothesis (Ha) is accepted.

The results of this study are in line with several previous studies. Based on the research by Prayudi and Oktapiani (2020), it is stated that user satisfaction has a positive and significant effect on net benefits. According to the research results by Andi (2017), there is a positive influence of user satisfaction on benefits. Furthermore, according to the research by Oktapiani and Riana (2016), it is stated that usage satisfaction affects net benefits. However, based on the research by Rahayu et., al. (2018), user satisfaction does not have a positive effect on net benefits. Furthermore, research by Fadhilah et., al. (2023) shows that operational constraints such as the limited number of machines and cashier diligence can be major obstacles, yet EDC Yokke still offers significant advantages in efficiency, security, and transparency in cashless transactions. Another study by Ramilton et., al. (2020) emphasizes the importance of cashier training and prompt response to complaints as supporting factors for satisfaction in using EDC Yokke.

The evaluation of customer satisfaction was conducted by measuring the tingkat of customer satisfaction with the payment transaction process, which includes service speed, ease of transaction, and comfort during the payment process using EDC. The evaluation results indicate that customer satisfaction positively affects the effectiveness of payment transactions, which suggests that the higher the tingkat of customer satisfaction, the more effective the payment transaction process becomes, as reflected in the smoothness of transactions, minimun complaints, and increased customer trust in the payment services at Alfamart.

3.8.5. Evaluation of All Independent Variables (X) Against the Dependent Variable (Y)

Based on the analysis results of the variables (X1) Transaction Speed, (X2) Device Reliability, (X3) Ease of Use, and (X4) Customer Satisfaction, the simultaneous significance value is 0. 000, which is smaller than the significance tingkat of 0. 05. This indicates that all these variables, simultaneously or together, have a significant influence on the variable Effectiveness of EDC Yokke Usage (Y). Therefore, the alternative hypothesis (Ha) is accepted, while the null hypothesis (Ho) is rejected.

These findings indicate that the variables Transaction Speed (X1), Device Reliability (X2), Ease of Use(X3), and Customer Satisfaction (X4) collectively have a significant impact on the Effectiveness of EDC Yokke Usage (Y). This is evident from the simultaneous significance value of 0. 000, which is smaller than the significance tingkat of 0. 05. This means that the combination of these four variables creates a synergy that positively impacts the effectiveness of using Yokke EDC in supporting payment transactions at Alfamart.

4. CONCLUSION

Based on the informasi analysis results, it can be concluded that the variables of Usefulness (B= 0. 395) and Trust and Security (B= 0. 324) have a positive influence on the Effectiveness of Using Yokke EDC. This finding indicates that the higher the perceived usefulness and the better the tingkat of trust and security, the more effective the use of Yokke EDC in buying and selling transactions.

Conversely, the variables of Ease of Use (B=- 0. 051) and Transaction Cost (B=- 0. 001) have a negative impact on effectiveness. Although the impact of transaction costs is considered very small, these results indicate that ease of use and perceived user costs are still considerations that can reduce effectiveness if not managed well. Thus, the factors of usefulness, trust, and security are the main determinants that must be prioritized to improve the effectiveness of using the Yokke EDC.

Simultaneously, the F-test showed that the calculated F value was 6.351 with a significance tingkat of 0. 001(< 0. 05). This proves that all independent variables Usefulness (X1), Ease of Use (X2), Trust and Security (X3), and Transaction Cost (X4) collectively have a significant effect on the Effectiveness of Using Yokke EDC (Y). This means that even tho there are variables with a negative influence, the collective contribution of all variables remains significant in increasing the effectiveness of using this system.

The findings of this research suggest that the management of EDC Yokke needs to focus its strategy on increasing the tangible benefits perceived by users and building a strong system of trust and security. On the other hand, efforts to improve usability and review transaction costs also need to be made so they dont become a hindering factor. With a balanced approach, it is hoped that the effectiveness of using the Yokke EDC can continue to be improved to support smooth transactions in the future.

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