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Digital Transformation and Food Hygiene Sanitation Education for MSMEs: A Case Study of ‘Kantin Kita’ at Bank Jakarta

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ABSTRACT

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This study was motivated by the need for service standardization at ‘Kantin Kita’ of Bank Jakarta, which demands high operational efficiency and guaranteed hygiene standards. As the primary food and beverage provider for bank’s employees, Kantin Kita faced challenges in transaction speed due to heavy reliance on cash payments, alongside an urgent need to update its sanitation protocols. The objectives of this study were to implement digital transformation in the payment system and to educate vendors on Food Hygiene and Sanitation (FHS) standards. The implementation methodology comprised field surveys, intensive workshops, technical assistance for QRIS merchant registration, and periodic evaluations. The results demonstrated a significant 40% improvement in transaction time efficiency and a marked increase in vendor awareness of workplace hygiene practices. In conclusion, the integration of financial technology with health education proved capable of enhancing the competitiveness of canteen MSMEs within a modern banking ecosystem. It is recommended that a future online ordering system be developed to minimize queues during peak lunch hours.

I. INTRODUCTION

The rapid advancement of digital technology has driven significant shifts in transaction patterns across various business sectors, including micro, small, and medium enterprises (MSMEs) operating within corporate environments. The implementation of digital payment systems has emerged as a viable solution for improving operational efficiency, enhancing transaction transparency, and elevating customer convenience. Concurrently, food hygiene and sanitation standards have become a central concern, particularly in banking work environments where the quality of service and the health of the working environment are held to high standards.

‘Kantin Kita’ of Bank Jakarta serves as a key operational support facility, playing an important role in sustaining employee productivity and comfort. Nevertheless, several operational challenges were identified, including long queues arising from cash-based transactions, suboptimal financial record-keeping practices, and an inconsistent understanding of food hygiene and sanitation standards among vendors. These conditions had the potential to negatively affect the quality of service and the professional image of the workplace environment.

This study addresses these challenges through a digital transformation approach by implementing QRIS (Quick Response Code Indonesian Standard)-based payments, alongside structured education on Food Hygiene and Sanitation (FHS). The program was designed to improve transaction efficiency, enhance the business management practices of canteen vendors, and foster a healthier, safer, and more modern business environment.

II. METHODS

This study employed a Participatory Action Research (PAR) approach, which emphasizes the active involvement of researchers, canteen management, and Bank Jakarta’s management team at every stage of the activities. This approach was selected for its capacity to yield practical and sustainable solutions to the operational challenges faced by MSMEs in a banking context.

The research activities were conducted during May 2026 at ‘Kantin Kita’, Bank Jakarta, with food and beverage vendors as the primary research subjects. The research process was structured into four main stages as follows:

1. **Socialization and Identification Stage:**
In the initial phase, the research team conducted field observations and direct interviews with the canteen management and representatives from the General Affairs division of Bank Jakarta. The purpose was to identify operational obstacles faced by vendors, particularly regarding the payment system, transaction queues, and the application of food hygiene and sanitation standards.
2. **Clinical Education Stage:**
The research team delivered training on the importance of digital transaction systems through the use of QRIS, as well as education on Food Hygiene and Sanitation (FHS) standards. Training materials covered food safety procedures, the use of personal protective equipment, production area cleanliness, and hygienic food packaging techniques.
3. **Digital Implementation Stage:**
During this phase, vendors received technical assistance with QRIS merchant account registration, the use of digital payment applications, and real-time transaction simulations. Direct, one-on-one guidance was provided to facilitate vendors’ understanding and adoption of digital technology in their day-to-day operations.

4. **Monitoring and Evaluation Stage:**

Monitoring was conducted during canteen operating hours to assess the rate of digital payment adoption and changes in vendor behavior with respect to sanitation standards. Evaluation was carried out through observation, documentation, and a customer satisfaction survey administered to Bank Jakarta employees as respondents.

Data collection techniques employed in this study included field observation, interviews, documentation, and distribution of customer satisfaction questionnaires. The data obtained were subsequently analyzed using descriptive methods to capture changes in vendor behavior, the level of QRIS adoption, and customer satisfaction following the implementation of the digital transformation and sanitation education program.

III. RESULTS AND DISCUSSION

The findings of this study indicate that the implementation of digital transformation at ‘Kantin Kita’, Bank Jakarta, had a positive impact on service effectiveness and the operational quality of canteen MSMEs. Prior to the program, the majority of transactions were conducted in cash, which caused relatively slow payment processing, particularly during employee lunch breaks. This resulted in long queues and suboptimal customer service.

Following the technical assistance provided for QRIS adoption, a significant increase in digital transaction usage was observed. Based on field observations, approximately 70% of daily transactions were conducted using non-cash payment methods. QRIS was assessed to be more practical and efficient, and it effectively minimized errors in the change-making process. In addition, transaction records became more systematically organized, enabling vendors to carry out basic financial monitoring of their businesses with greater ease.

From the perspective of food hygiene and sanitation, the education program produced notable positive behavioral changes among vendors. Before the program commenced, several vendors were observed not consistently using complete personal protective equipment or maintaining workspace cleanliness to the required standards. Following the training and monitoring activities, there was a clear increase in vendor awareness regarding the importance of a clean business environment, including the consistent use of aprons, head coverings, and gloves, as well as more hygienic food arrangement practices.

Table 1. Customer Satisfaction Frequency Distribution (Bank Jakarta Employees)

No.	Score Interval	Frequency	Percentage (%)	Category
1.	55 – 64	19	9.13	Poor
2.	65 – 74	37	17.79	Average
3.	75 – 84	93	44.71	Good
4.	85 – 100	59	28.37	Very Good
Total		208	100.00	

Source: Customer satisfaction survey data, processed 2026

The customer satisfaction survey results presented in Table 1 shows that the majority of Bank Jakarta employees expressed satisfaction with the service improvements delivered by ‘Kantin Kita’. Most respondents indicated that the digital payment system successfully accelerated the transaction process

and enhanced their overall experience. Furthermore, a cleaner and more organized canteen environment increased customers' confidence in the quality and safety of the food provided.

The success of this program was largely attributable to the direct, one-on-one coaching approach applied with individual vendors. This method effectively improved the digital literacy of MSME operators who had previously been unfamiliar with electronic payment systems. With sustained guidance, vendors grew more confident in integrating digital technology into their daily business operations.

Overall, this study demonstrates that the integration of transaction digitalization with food hygiene and sanitation education is capable of producing meaningful improvements in service quality among MSMEs operating in a banking environment. The program further illustrates that digital transformation in the small business sector can be carried out effectively when supported by continuous education, mentoring, and collaboration between institutions and business operators.

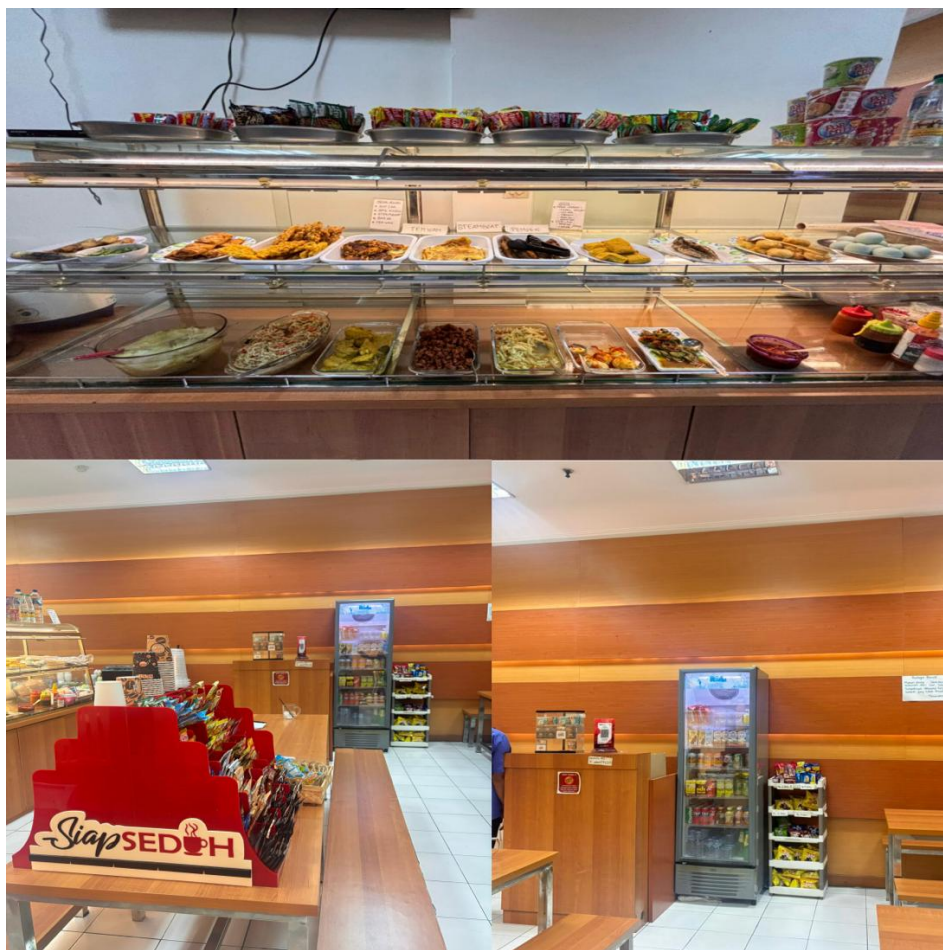


Figure 1: Visual Layout of 'Kantin Kita' at Bank Jakarta

IV. CONCLUSION

The digital transformation and food hygiene sanitation education program implemented at ‘Kantin Kita’ MSME, Bank Jakarta, produced positive outcomes in terms of service quality, operational efficiency, and the professional standing of the business environment. The implementation of QRIS was shown to effectively accelerate transaction processing and simplify vendors’ financial record-keeping, while sanitation education elevated vendor awareness of the importance of food cleanliness and safety.

The success of this program demonstrates that collaboration among banking institutions, MSME operators, and educational institutions is capable of fostering a more modern and sustainable business ecosystem. Future research is encouraged to develop a digital ordering application-based service system and to incorporate periodic sanitation monitoring, with the aim of further optimizing canteen services within corporate environments.

THANK YOU NOTE

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Special recognition is given to Perbanas Institute for providing academic support and guidance in the execution of this research. The collaboration between the educational institution, MSME operators, and the banking environment is hoped to continue in order to foster modern, hygienic, and sustainable service innovations.

LIST OF PARTICIPANTS

The research and mentoring activities involved the following participants:

1. 3 owners and staff members of food/beverage stalls at ‘Kantin Kita’, Bank Jakarta
2. 2 representatives from the General Affairs division of Bank Jakarta
3. Perbanas Institute student team as research and mentoring activity implementors
4. Bank Jakarta employee representatives as respondents in the canteen service satisfaction survey

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