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The Effect of Non-Cash Payments System On People's Buying Interest (Case Study On Purchases At Malls In The Tangerang Area)

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ABSTRACT

Non-cash payments are currently an alternative payment method that is highly favored by some groups of people. The convenience and benefits obtained by using non-cash payments are the reason people make non-cash payments. This is often done in the buying and selling process at malls, including malls in the Tangerang area. The aim of the research is to find out how the influence of non-cash payments on the buying interest of people who are in the mall in the Tangerang area. The method used in this research is descriptive quantitative method. The data analysis technique used is a simple linear regression technique. The results of this study explain that there is a positive and significant effect of non-cash payments on people's buying interest of 87.9%.

Keywords: Non-cash payments, buying interest, alternative payment method

1. INTRODUCTION

The current era of globalization has entered the industrial revolution 4.0 which has driven changes in people's lifestyles. Starting from everyday life, including in relation to economic and trade activities. The modern economy, which has shifted its function towards digital, can encourage global economic development. This is because information is not only a medium for transactions, but also a major source of profit in the economy. In fact, from time to time, the economy continues to grow, expanding into the financial sector and changing the payment system. In general, the payment system that is usually used by the public is a payment system using cash. The use of cash for transactions is actually far more efficient when compared to the barter system. However, as people's needs increase, followed by increasingly sophisticated technological developments, the use of cash is considered less safe and less practical at this time. Therefore, Bank Indonesia has officially issued a new payment system that is considered more practical, safe and efficient so that its development evolves into a non-cash payment system.

According to Kirana (2020), the current era of globalization has entered the industrial revolution 4.0 which has driven changes in people's lifestyles. Starting from everyday life, including in relation to economic and trade activities. The modern economy, which has shifted its function towards digital, can encourage global economic development. This is because information is not only a medium for transactions, but also a major source of profit in the economy. In fact, from time to time, the economy continues to grow, expanding into the financial sector and changing the payment system. In general, the payment system that is usually used by the public is a payment system using cash. The use of cash for transactions is actually far more efficient when compared to the barter system. However, as people's needs increase, followed by increasingly sophisticated technological developments, the use of cash is considered less safe and less practical at this time. Therefore, Bank Indonesia has officially issued a new payment system that is considered more practical, safe and efficient so that its development evolves into a non-cash payment system.

This shows that nowadays e-money has been widely used by the public, even the highest increase occurred in 2019 which jumped sharply to reach 393,695,970. That is, it is in this condition that payment transactions using e-money have such a large role in the life of modern society, because in daily practice people are used to using e-money as a means of payment transactions to carry out their economic activities or also known as the Less Cash Society community. In fact, non-cash payments provide convenience for the public in transactions. This is because non-cash payments have several benefits which are at the same time an advantage for its users, including the absence of the need to physically present money so that it can minimize risks such as damage, robbery and circulation of counterfeit money. In addition, non-cash payments also do not need to have the form of fractions or change, because there is a system for recording transactions that are systematic from non-cash payment service providers, and can be done anytime and anywhere and can even be used as an efficient means of cross-border payments so that there will be no errors in nominal calculations (Ibrahim Nubika, 2018)

Therefore, a non-cash payment system that can be used by all groups is e-money. Currently, there are many variations of e-money, ranging from e-money cards to cell phone accounts. Apart from the emergence of GNNT (National Non-Cash Movement), the benefits of using a non-cash payment system are enormous. This system can minimize the risk of losing money. The public will not worry about their money being stolen, because the money is only recorded on a card or a cellphone account balance record. Another benefit, with this system, Bank Indonesia can control the circulation of money in society so that inflation can be controlled properly.

In addition, Bank Indonesia can save operational costs for producing money, both banknotes and perishable coins. Because the lifespan of cards is longer than that of banknotes that are easily torn, wet and damaged. There are many views in society that non-cash has big risks and has many weaknesses, therefore people prefer to use physical money . However, when viewed from efficiency, the difference between physical money and electronic money is very far away. Bank Indonesia has budgeted at least IDR 3.5 trillion for printing money every year. In using E-money, consumers get such a big advantage, namely that there is no crime in transactions, for example in the case of refunding shopping money. And another advantage is that consumers who use E-money are faster and more efficient in paying for all purchases, they don't have to spend cash in advance, it's enough to pay with Emoney. Today's society is consumptive and prefers something that is efficient for carrying out all consumption activities, so people prefer to shop at supermarkets or minimarkets that can transact using electronic money (e-money). The use of e-money can be done at shopping centers such as Indomaret, etc., with a limited transaction amount. The amount of benefits and convenience provided by the use of this emoji makes researchers want to know the extent of its influence in society.

This also happened especially in malls in the Tangerang area. The mall is a place where there is a lot of buying and selling going on. The use of non-cash payments is an option for buyers. The Tangerang area is one of the big city areas in Indonesia and the Mall in Tangerang is also a shopping center for the community. In accordance with the objectives of this study, it is very urgent to research malls in the city of Tangernag as an effort to obtain clear information about consumer buying intentions by using non-cash displays in malls.

2. LITERATUR REVIEW

2.1 Definition of Buiying Interest

Purchase intention is part of the behavioral component in the attitude of consuming. Consumer buying interest is the stage where consumers form their choices among several brands that are incorporated in the choice set, then in the end make a purchase at an alternative that they like the most or the process that consumers go through to buy an item or service based on various considerations (Pramono, 2012:136). The definition of buying interest according to Kotler and Keller (2009:15), "Purchasing interest is a behavior that appears in response to objects that indicate a consumer's desire to make a purchase." According to Durianto and Liana (2004:44), "Purchasing interest is something related to consumer plans to buy certain products and how many units of the product are needed in a certain period". Based on the description above, it can be concluded that buying interest is a mental statement from consumers that reflects plans to purchase a number of products with a certain brand. A product is said to have been consumed by consumers if the product has been decided by consumers to be purchased. The consumer's personal characteristics that are used to process stimuli are very complex, and one of them is the consumer's encouragement or motivation to buy. From some of the opinions above, it can be concluded that buying interest is the sincerity to have something to sacrifice where buying interest arises because consumers are satisfied with the quality of the products provided by the company. A person's behavior is highly dependent on his interests, while the interest in behavior is highly dependent on attitudes and subjective norms for behavior. Beliefs in the consequences of behavior greatly influence attitudes and subjective norms. Individual attitudes are formed from a combination of beliefs and evaluations about the important beliefs of a consumer, while subjective norms are determined by beliefs and motivations.

One form of consumer behavior is interest or desire to buy a product or service. The consumer form of buying interest is a potential consumer, namely a consumer who has not made a purchase action at the present time and can be referred to as a potential buyer. Kotler and Keller (2009) state that consumer buying interest is a consumer behavior where consumers have a desire to choose, use, and consume or even want a product offered. According to Kotler and Keller (2009) The definition of buying interest is that buying interest is a behavior that appears as a response to objects that indicate a consumer's desire to make a purchase.

2.2 Factors Affecting The Buiying Interest

The factors that shape consumer buying interest according to Kotler, Bowen, and Makens (in Wibisaputra, 2011), namely: a. The attitude of other people, the extent to which other people's attitudes reduce a person's preferred alternative will depend on two things, namely the intensity of the negative traits that other people have on the consumer's preferred alternative and the consumer's motivation to comply with the wishes of others. b. Unanticipated situations, these factors will later be able to change consumer attitudes in making purchases. This depends on the consumer's own thoughts, whether the consumer is confident in deciding whether to buy an item or not. In carrying out purchase intentions, these consumers can make five purchasing sub-decisions as follows: 1. Brand decisions 2. Supplier decisions 3. Quantity decisions 4. Time decisions 5. Payment method decisions In addition, according to Schiffman and Kanuk (2004) that external influences, awareness of needs, product introduction and evaluation of alternatives are things that can generate consumer buying interest. This external influence consists of marketing efforts and socio-cultural factors. The marketing effort in question is the marketing communication mix. According to Kotler and Keller (2016) there are eight types of marketing communication mix, namely advertising, sales promotion, events and experiences, public relations and publicity, direct marketing, interactive marketing, word of mouth marketing, and personal selling. Kotler and Keller (2016) suggest that buying behavior is influenced by four factors, namely: 1. Culture (culture, sub-culture, and social classes) 2. Social (reference groups, family, and roles and status) 3. Personal (age and life cycle stages, work and economic conditions, personality and self-concept, as well as lifestyle and values) 4. Psychological (motivation, perception, learning, emotions, memory). The factors above can indirectly affect a person's buying interest in a particular brand or product.

2.3 Buiying Interest Indicators

The indicators of buying interest according to Ferdinand (2006) are: a. Transactional interest, namely the tendency of someone to buy a product. b. Referential interest, namely the tendency of a person to refer a product to other people. c. Preferential interest, which shows the behavior of someone who has the main preferential for the product. This preference can be changed if something happens with the preferred product. d. Explorative interest, which shows the behavior of someone who is always looking for information about the product of interest and looking for other information that supports the positive characteristics of the product.

2.4 Definition of Non-Cash Payments

According to Hancock and Humphrey (1998) the payment system is the backbone of the economy and is the main infrastructure for trade. Payment systems facilitate trade settlements to use a variety of payment innovations beyond barter by providing multiple media for exchanging value. Financial markets and economies rely on payment systems to facilitate trade and exchanges between institutions and consumers in markets for goods and services. The payment system also serves the transmission of both domestic and international flows of funds into productive investments through financial markets. According to Humphrey et al (1996) a payment system is a design that makes financial markets work and make them real. When goods are replaced by cash checks, demand deposits, credit and debit cards, trade expands and transaction costs decrease, and indirectly increases the specialization of goods. Humphrey et al (1996) in his research argued that the payment system is a system that consists of legal rules, standards, procedures and operational technical procedures for payments used for monetary value transactions between two parties, nationally and internationally by utilizing generally accepted payment instruments. , and can make economic activities run better and smoother (in payment).

Technological progress has a multiplier nature because it provides benefits, namely providing progress in various fields, one of which is the payment system (Sumarwan, 2015). The definition of a non-cash payment system according to Mangani (2009) is a system in which there are regulations, contracts, technicians and facilities as a means for the delivery process, validation and payment instructions that help smooth the exchange of "value" between individuals and other parties such as banks and domestic and international institutions. On 14 August 2014, Bank Indonesia inaugurated its new program, namely the National Non-Cash Movement (GNNT) program, this movement was aimed at the public getting to know the new payment system and inviting the public to switch from cash to non-cash transactions. Even though the GNNT efforts have been implemented, it does not mean that the cash payment system has been abolished. At least Bank Indonesia also continues to provide money for the public, but the function of this non-cash transaction is as an alternative that makes it easier for the public to make transactions and feel practical in buying and selling. 18 According to the Governor of BI, Agus Martowardojo, on the occasion of chairing the ceremony for the 69th Indonesian Independence Day, written on the movementnasionalnontunai.com website, he said that the GNNT was carried out to maintain public safety and comfort, reduce the level of corruption, money laundering and terrorism financing. There are various ways that can be done in non-cash transactions, starting from transactions via internet banking, automated teller machines (ATM), debit cards, credit cards and electronic money (electronic money). Technological advances in electronic data processing, information that has been improved, and a communication system that is feasible to be implemented from the Electronic funds transfer system (EFTS) or in Indonesian is defined as the Electronic Funds Transfer System makes deposit balances at banks transferable instantly in various parts of the nation. The complete implementation of EFTS makes computer networks nationally connected to each other and controls credit and debit transactions of each person, company and government with a path of change that is able to read cards and transactions transparently (Thomas, 1997).

2.5 Non-Cash Payment Instruments

In non-cash payment instruments, there are 2 types of payment instruments, namely paper-based and card-based non-cash payment instruments. For scrip-based non-cash payments, instruments are used in the form of checks, giro slips, debit notes, bank notes and credit notes. A check is an unconditional warrant used to pay the amount stated on the check. Bilyet Giro is an order given from a customer to a bank to transfer money in the customer's account to another account number according to the customer's statement. Debit Notes are orders to withdraw funds from other banks using scripts as an effort to gain profits for the bank and customers who use the papers. On the other hand, a credit note is a process of conveying funds or a customer using a script by giving the script to a bank to transfer funds to another bank with the expectation of benefits for the bank and the customer who received the script. Meanwhile, bank drafts are carried out by including proof of receipt of transfers to the same bank even though they are in different cities and the process of receiving the transfer is billed to the bank through local clearing (Simorangkir, 2014). The second non-cash payment instrument is using a card. Payment Using a Card (APMK) provides facilities to make it easier for someone to transact both transactions for payments, transfers and cash withdrawals (Abidin, 2015).

Banks and non-bank institutions that implement a non-cash payment system also present the non-cash transaction tool itself, namely in the form of a plastic card. The plastic card also has its own types, namely:

1. Credit Cards

According to Ade and Edia (2006) define a credit card (credit card) is a means of payment in lieu of cash in the form of a card that can be used to purchase goods and services This is done if the user gets a bill from a credit card issuer, namely the bank as the issuer or another bank that cooperates with the credit issuing bank. Imam Prayogo and Djoko (1995) define a credit card as a means of payment in lieu of cash in the form of a card and we can use it anywhere and to make any purchase as long as the place provides a tool for transactions using a credit card or a party that works with the issuer.

2. Debit Card

Based on Bank Indonesia Regulation No 14/2/PBI/2012, what is meant by a debit card is an APMK card that can be used to make payments for payment obligations such as shopping transactions where there is an obligation to pay and is borne by the cardholder from savings or savings cardholders to banks or authorized institutions. According to Kasmir (2014), a debit card is a payment from a customer by debiting the account while using the card. Meanwhile, according to Arief (2016) defines a debit card as a plastic card-shaped device issued by a financial institution that can be used for shopping transactions by debiting money or the balance on the user's debit card and then crediting the account balance on the seller's account for the nominal amount specified. spent on these purchases.

3. Charge Card

Charge Card is a card issued by a financial institution to purchase goods or services where the repayment period applies after the card is in the hands of the user and the repayment is made all at once (Sigit and Totok, 2006). Meanwhile, according to Hati (2009) defines a Charge Card as a transaction card that applies to purchases of all types of goods and services where the customer must pay back all of his bills in a matter of one month ahead with or without additional charges. 4. Cash Card Cash Card can also be called an ATM card, namely a card obtained from an official financial management bank that contains money in the form of savings or an account and is used for cash withdrawal transactions through an ATM (Automatic Teller Machine) or at a bank only. It can also be taken through other merchants when making a purchase transaction at a place where they work together or provide means of payment from the same bank. As for taking at a different bank, it is actually possible, but based on a cooperation agreement with one bank (Utama, 2013).

3. RESEARCH METHOD

3.1 Types of Research

The approach used in this study is a quantitative approach, as quantitative research is defined as a study conducted using a deductive-inductive approach that departs from a theoretical framework, expert ideas, or understanding of researchers based on their experience which is then developed into problems and their proposed solutions. to obtain justification in the form of empirical data support in the field. In other words, quantitative research always involves data in the form of numbers. The data in the form of numbers is then processed statistically and analyzed so that certain conclusions can be drawn. The type of research used in this research is correlational research. Correlational research is research that aims to determine the relationship between a variable and other variables. The relationship between one and several other variables Sugiyono, (2005), is expressed by the magnitude of the correlation coefficient and statistical significance (significance). The existence of a correlation between two or more variables does not mean that there is influence or a causal relationship from one variable to another. Positive correlation means that a high value in one variable is associated with a high value in another variable. Negative correlation means that a high value in one variable is associated with a low value in another variable.

3.2 Data Collection, Population, and Sample Size

In this study, the population is all people who buy products using non-cash payments at malls in the city of Tangerang. The location of this research was conducted in Tangerang City. This location was chosen because Malang is one of the largest cities in Indonesia. In addition, the City of Tangerang also has very high potential in using non-cash payment applications due to the large number of purchases in malls in the City of Tangerang. The sampling technique used in this study was non-probability sampling using purposive sampling. Purposive sampling was chosen because it allows researchers to take samples with certain criteria that are in accordance with the research objectives, namely respondents are mall visitors who make purchase transactions through non-cash payments.. The number of samples of this study were 100 people

3.3 Data analysis technique

Data analysis is a series of activities for reviewing, classifying, systematizing, interpreting, and verifying data so that a phenomenon has social, academic and scientific value. This data analysis is carried out after the data is obtained from the sample through the instrument, and will be used to answer research problems or to test the proposed hypotheses. This study uses multiple linear regression analysis techniques because there are two independent variables and one dependent variable. After the data is said to be normal and linear, the data is analyzed using data analysis techniques that are in accordance with the problem formulation. The data analysis technique used in this study is simple linear regression analysis.

4. RESULTS AND ANALYSIS

Regression analysis was performed to calculate the average estimate and the value of the dependent variable (dependent) based on the value of the independent variable. Linear regression in this study is defined as a causal relationship between two variables, namely one independent variable and one dependent variable in more detail:

Figure 1. Tabel Coefficients

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	36.744	6.894		7.358	.000
	Non-Cash Payments System	.676	.795	.894	9.945	.000

a. Dependent Variable: Buying interest

Source: SPSS data processing ver.25

Y = 36.744 + 0.676X. That is, based on these equations it can be explained that:

1) The constant is 36.744, meaning that the consistent value of the Buying interest variable is 36.744

2) X regression coefficient of 0.595 states that if there is an additional 1% of the value of the Non-Cash Payments System variable, the value of the Buying interest variable can increase by 0.676. The regression coefficient is positive. therefore it can be interpreted that the direction of the influence of the independent variable (X) on the dependent variable (Y) is Positive.

Next, in this study, hypothesis testing is carried out with the aim of testing whether or not there is a positive relationship between the independent variable, namely Non-Cash Payments System (X) and the dependent variable, namely Buying interest (Y). To test the proposed hypothesis, the statistical test used is the t-test or Partial Test and Coefficient of Determination. The statistical hypothesis testing is done by t-test or Partial Test as follows:

Non-Cash Payments System has a positive and significant influence on Buying interest. The regression coefficient or T count for the Non-Cash Payments System variable is 9.945, which is greater than the T table, which is 1.660. After testing the partial test or T-test, the coefficient of determination analysis will then be carried out in order to determine the quadratic correlation and to find out how much influence the X variable has on Y, as follows:

Figure 5. Tabel Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773[a]	.879	.947	9.83940

a. Predictors: (Constant), Kualitas Pelayanan

Source: SPSS data processing ver.25

Based on figure 5. above, it shows that the coefficient of determination is 87.9%. This means that 87.9% of the customer satisfaction variable can be influenced by the service quality variable, while 12.1% is influenced by other factors not examined.

In general, the research that the researchers did has a pretty good signal. This condition can be seen from the many responses from employes who were used as respondents in this study with the agreeable value quite a lot to do with service quality which has an influence on customer satisfaction. This research is carried out using regression coefficients or also often referred to as T arithmetic. The regression coefficient or T variable in this study can be explained, namely the Non-Cash Payments System as an independent variable of 9.945 which is greater than T in the table which is 1.660. The influence of Non-Cash Payments System as an independent variable (X) on Buying interest as the dependent variable (Y), based on the results of the t-test conducted in this study, the results show that the independent variable, namely Non-Cash Payments System, has an effect on the dependent variable, namely Buying interest. positive and significant to the smooth production. The results of the study were significant at the level of 0.000, it was because 0.000 <0.05, so it was concluded that Ho was rejected and Ha was accepted. The hypothesis in this study is that Non-Cash Payments System has a significant effect on Buying interest where this is in accordance with the hypothesis Ha. The t value indicates that the results of the research on Non-Cash Payments System (X) have a positive and significant effect on Buying interest (Y).

The results of this study are not different from the previous research by Rustanto (2019) that the buyer's perception of the benefits and convenience of using a non-cash payment system in making purchases at malls with purchases at MSMEs is different. In general, if purchases are made at MSMEs who are still accustomed to cash payments, as the results of research conducted by Rustanto (2019) show that people do not really understand non-cash payments. There is no significant effect of the non-cash payment system on people's buying interest. These results are different from the results of this study which says that the non-cash payment system has a positive effect on the buying interest of consumers who make purchases in malls in the Tangerang area. The results of this study are in line with the results of Pamungkas' research (2018) which explains that the results of his research can be concluded that consumer behavior influences the decision to use e-money at the Indomaret minimarket, Kec. Binjai Kota, Binjai City based on the test results of the coefficient of determination (R2) the value of R = 0.597 and R2 = 0.357 means that the regression model obtained is able to explain consumer behavior can influence the decision to use e-money by 35.7% while the remaining 65.3% is influenced by other variables, the other variables are financial convenience and ability, the results of the partial test (t test) on the consumer behavior variable obtained a Sig probability of 0.000. Sig value < 0.05 (0.002 < 0.05), then the decision is H0 is rejected and Ha is accepted, meaning significant which means that partially consumer behavior has a significant effect on the decision to use e-money.

5. CONCLUSION

The results of this study explain that the non-cash payment system has a positive and significant effect on people's buying interest in malls in the Tangerang area. The effect value of the non-cash payment system on Purchase Interest is 87.9%. The results of this study are in line with previous studies with research locations that have the same or similar criteria as Indomaret minimarkets and are not in line if the research is conducted at GENERAL where people do not understand the non-cash payment system. Thus the non-cash payment system that appears to have benefits and convenience in the process of buying and selling transactions has a positive effect on the buying interest of people who understand the benefits and convenience of non-cash payment systems.

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