

# ANALYSIS OF COMMUNITY BEHAVIOR IN THE CASHLESS ERA OF THE NON-CASH PAYMENT SYSTEM IN MAKASSAR CITY

Sri Handila Mirwan<sup>1</sup>, Anas Iswanto Anwar<sup>2</sup>, Sri Undai Nurbayani<sup>3</sup>

Master of Resource Economics, Faculty of Economics and Business, Hasanuddin University.

## ARTICLE INFO

### Keywords:

Behavior  
cost  
Lifestyle  
Risk

## ABSTRACT

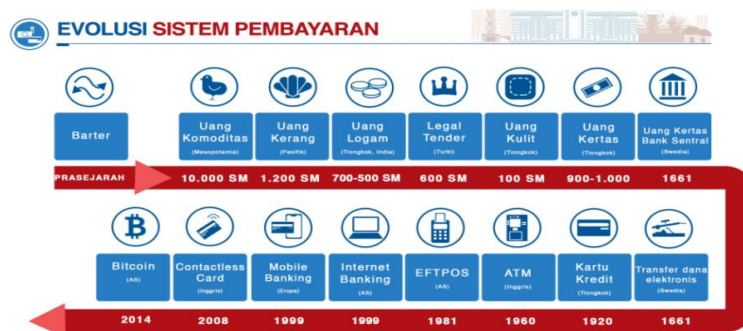
This study aims to determine the factors that influence the people of Makassar city in conducting non-cash transactions. These factors consist of convenience, trust, lifestyle, risk, and cost. The data used in this study is primary data obtained directly from respondents using a questionnaire of 214 respondents using a Likert scale calculation. Respondents selected in this research are people who have monthly income or salaries, both public and private employees, with the category of permanent and non-permanent employees. The analytical method used is multiple linear regression with the SPSS analysis tool. Based on the analysis that has been carried out, the results show that partially the ease and risk variables have a positive and significant effect, while the trust and cost variables have a negative and significant effect, and the cost variable has no significant results. It can be stated in this study that there are four variables, namely Convenience, Trust, Risk, and Cost which have a significant influence together on the Non-Cash Transaction variable with a percentage level of 46%, while the remaining 54% is influenced by other variables.,

**E-mail:**  
Dilacakra80@gmail.com

Copyright © 2023 Economic Journal. All rights reserved.  
is Licensed under a [Creative Commons Attribution-NonCommercial 4.0 International License \(CC BY-NC 4.0\)](https://creativecommons.org/licenses/by-nc/4.0/)

## 1. INTRODUCTION

At present there has been a rapid increase with various types of innovation, including innovation in the financial sector which has also undergone very clear changes. The aim of creating these changes is to provide convenience and efficiency later. Once upon a time, we experienced a phase where when we wanted to save at the bank, we had to bring the cash and then we were required to join the queue at the bank. However, at this time we no longer need to do this because there have been several innovations in the form of Financial Technology (Fintech), so that it can be said that there has been a change from the Manual payment system to a Digital payment system (Digital Banking) which is practical in daily use. day



**Picture 1.** Payment system evolution

In its evolution, the payment system follows the evolution of money with three driving elements including technological innovation and business models, community traditions, and authority policies. In the beginning, the means of payment used was a barter system between the goods being traded. The problem that then arises is when two people who want to exchange do not reach an agreement with the exchange value or one of the parties does not really need the item to be exchanged. To overcome these problems, humans then developed commodity money. What is meant by commodity goods in this case are basic goods that are needed by almost everyone, such as salt, tea, tobacco, and grains. Livestock were used as commodity money in 900 – 6,000 BC (BC). Wheat, vegetables, and plants were also used as commodity money after the emergence of agricultural culture. Furthermore, primitive money began to be used around 1200 BC and was in the form of shells or other animal shells. The Chinese began producing imitation cowrie shells made of metal and copper. Around 100 BC, pieces of white deer skin of various sizes and colors were also used as payment instruments. Paper money began to be used as a means of payment and Sweden was the first country on the European continent to use paper money in 1661 after a paper factory was founded in 1150 in Spain. (1).

In the non-cash payment system, the instruments used are Card Payment Instruments (APMK), checks, demand deposits, debit notes, as well as electronic money ( card based and server based ). The scope of the non-cash payment system is grouped into two types of transactions, namely transactions with large values ( wholesale ) and retail transactions. The living conditions of today's society have given birth to new patterns of thinking that have also developed along with the progress of the times where payment mechanisms are required to be able to always accommodate every community need in terms of safe, fast and efficient transfer of funds, thus giving birth to payment technology innovations that are increasingly emerging by leaps and bounds. Finally, Bank Indonesia is required to be able to always ensure that any developments in the payment system must always be within the corridor of applicable regulations, which of course is for the smooth and secure operation of payment system activities. The development of the payment system has never been separated from innovations in technological infrastructure, therefore the development of the payment system in Indonesia is currently leading to efforts to strengthen infrastructure and system development with reference to advances in information technology. The payment industry, both involving banks and non-bank institutions, are competing to develop their payment systems. In fact, currently the role of non-bank institutions (LSBs) in the implementation of the payment system is becoming more evident with more and more LSBs collaborating with banks both as network providers and also as issuers of these payment instruments.

Increased efficiency, convenience and inclusiveness driven by digital economic and financial integration which is expected to contribute positively to strong, balanced, inclusive and sustainable economic growth. Bank Indonesia's efforts to encourage digital economic and financial integration are carried out through electronification policies and programs that include Electronification of Local Government (Pemda) Transactions, Electronification of Social Assistance, and Electronification of changing the use of instruments from cash to non-cash which have many advantages, namely efficiency in cash handling, more practical, wider access, transaction transparency, and more accurate identification of economic planning.

Makassar City is one of the metropolitan cities in Indonesia and at the same time is the capital of the province of South Sulawesi. Makassar City is also the fourth largest city and also the largest in the Eastern Indonesia Region. Makassar is currently a service center in the Eastern Indonesia Region (KTI) which acts as a center for trade and services, a center for industrial activities, a center for government activities, a node for goods and passenger transportation services both land, sea and air and also as a center for education and health services.

From an administrative perspective, the city of Makassar consists of 14 sub-districts and 143 sub-districts, where there will be a population of 1,427,619 in 2021 consisting of 711,006 men and 716,613 women. The implementation of non-cash transactions in the city of Makassar has been implemented since 2018, where the city of Makassar is one of the cities designated as a pilot for policies issued by the central

government. It was added that in 2020 the occurrence of covid-19 and the implementation of the QR ( Quick Response Code Indonesian Standard ) added a policy to use non-cash transactions more in fulfilling daily needs supported by all banks, non-banks, and all Merchants in the city of Makassar ( Cashless and Paperless ).

For this reason, this research has the following objectives:

1. To find out whether the Trust factor influences non-cash payment transactions in the city of Makassar (Debit APMK, Credit APMK, and Electronic Money)
2. To find out whether the Convenience factor affects non-cash payment transactions in the city of Makassar (Debit APMK, Credit APMK, and Electronic Money)
3. To find out whether lifestyle factors affect non-cash payment transactions in the city of Makassar (Debit APMK, Credit APMK, and Electronic Money)
4. To find out whether risk factors affect non-cash payment transactions in the city of Makassar (Debit APMK, Credit APMK, and Electronic Money)
5. To find out whether the cost factor affects non-cash payment transactions in the city of Makassar (Debit APMK, Credit APMK, and Electronic Money)

According to Humphrey (1996), the payment system is a design that can make financial markets work and make them real. When, for example, cash or goods are replaced with current accounts or debit or credit cards, trade will expand and indirectly the specialization of goods will increase and transaction costs will decrease. According to Aulia Pohan (2011), a payment system is a system that manages contracts, operating facilities, and technical mechanisms used for delivering, validating, and receiving payment instructions and fulfilling payment obligations collected through the exchange of "value" between individuals, banks, and other institutions both domestically and between countries ( cross border ). Payment systems have evolved over several centuries, in line with changes in the nature and use of money as a means of payment. With the advancement of technology and the need for practical and inexpensive means of payment, electronic payment products known as Electronic Money (e-money) have been developed in several countries (2).

## 2. METHOD

### 2.1 Research Approach

Quantitative research is an activity of collecting, processing, analyzing, and presenting data based on the amount or amount of data that is carried out objectively to solve a problem or test a hypothesis in developing general principles. According to Cohen and Manion, quantitative research is social research that uses empirical methods and statements which are descriptive statements about "what is the case" in the "real world" and what should happen where empirical statements are usually in the form of numbers.

### 2.2 Object of research

This research was conducted in the city of Makassar by taking respondents who have permanent jobs, both public and private employees, by using the Google Form as a form of questionnaire.

### 2.3 Data Types and Sources

The type of data used in this study is Primary Data by taking as many as 214 respondents who already have permanent/contract jobs, both public and private.

### 2.4 Data collection technique

The data collection technique will be carried out by sending questionnaire questions to respondents via *Google Form* which will later be withdrawn and processed further (214 people) using questions in the form of a Likert scale.

### 2.5 Hypothesis testing

Testing the hypothesis in this study was carried out using a multiple regression model where the goal is to test the effect of the independent variable on the dependent variable. The regression analysis carried out is **the Multiple Linear Regression Model** with the following form of testing:

- a) Coefficient of Determination ( $R^2$ )
- b) F test

### 3. RELUST AND DISCUSSION

#### 3.1 Coefficient of Determination (Test R<sup>2</sup>)

The coefficient of determination test is a tool used to measure how far the model's ability to explain the dependent variable is. The value of the coefficient of determination is between zero or one. A small R<sup>2</sup> value indicates the ability of the independent variable to explain the limited dependent variable, but an R<sup>2</sup> value close to 1 indicates that all the information needed is provided by the independent variable in predicting the dependent variable.

**Tabel 1.** Coefficient of Determination

R	R <sup>2</sup>	Adjusted R <sup>2</sup>
0.679	0.461	0.448

Source: SPSS processed data

The coefficient of determination is indicated by the *Adjusted R<sup>2</sup> value*, which is equal to which means that the influence of the variables of convenience, trust, lifestyle, risk, and costs on non-cash transactions gives a value of as much as can be interpreted that non-cash transaction variables can be explained by the variables of convenience, trust, style life, risk, and cost of. while the rest is explained by other variables not included in this study.

#### 3.2 F test

The F test is a test that aims to determine whether all the independent variables contained in the model have a joint effect on the dependent variable. The results of the f test can be seen by looking at the probability number, if the probability number is significantly greater than 0.5, it means that the independent variables have no effect on the dependent variable together. However, if the significant probability number is less than 0.5, it means that the independent variables affect the dependent variable together.

**Tabel 2.** F test

Dependent Variable	F Count	Sig.	Information
Y	35.785	.0000	Signifikan

Source: SPSS processed data,

From the output of the f test above, it can be seen that the significant value is equal to or has a value less than so that it can be concluded that there is an influence of convenience, trust, lifestyle, risk, and cost variables simultaneously on non-cash transaction variables.

#### 3.3 T test

The T test is used to determine how far the influence of one explanatory or independent variable individually explains the variation of the dependent variable. This test aims to test whether the independent variables (convenience, trust, lifestyle, risk, and costs) on the dependent variable (non-cash transactions) ) have partial or separate effects. To see whether the effect of the independent variable on the dependent variable can be seen by looking at the probability of significance.

**Tabel 3.** T test

Variabel Dependen: Transaksi Pembayaran Non Tunai			
Independent Variable	Coefficient (β)	Sig.	Conclusion
convenience	0.322	0.000	Signifikan
Trust	-0.247	0.000	Signifikan
Lifestyle	0.017	0.495	Tidak Signifikan
Risk	0.190	0.001	Signifikan
Cost	-0.094	0.022	Signifikan

Source: SPSS Processed Data

#### 3.4 First Hypothesis Testing

The first hypothesis in this study is the ease of effect on non-cash transactions. On the table above it is known that the regression coefficient of the convenience variable is equal to which shows the direction of the regression coefficient and a significance value of . At an error level (alpha) of 0.05 it can be said that it has no significant effect because the significance value of this variable has a value greater than the error

level ( $\alpha$ ) ( $0, > 0.05$ ). Based on these data it can be interpreted that convenience does not affect the use of non-cash payment instruments so that the first hypothesis of this study is not supported.

### 3.5 Second Hypothesis Testing

The second hypothesis in this study is that trust has an effect on non-cash transactions. On the table above it is known that the regression coefficient of the trust variable is big which shows the direction of the regression coefficient and a significance value of . At an error level ( $\alpha$ ) of 0.05 it can be said that it has no significant effect because the significance value of this variable has a value greater than the error level ( $\alpha$ ) ( $0, > 0.05$ ). Based on these data it can be interpreted that trust does not affect the use of the tool non-cash payment so that the first hypothesis of this study is not supported.

### 3.6 Third Hypothesis Testing

The Third hypothesis in this study is that trust has an effect on non-cash transactions. On the table above it is known that the regression coefficient of the trust variable is as big as indicating the direction of the regression coefficient and a significance value of . At an error level ( $\alpha$ ) of 0.05 it can be said that it has no significant effect because the significance value of this variable has a value greater than the error level ( $\alpha$ ) ( $0, > 0.05$ ). Based on these data it can be interpreted that trust does not affect the use of the tool non-cash payment so that the first hypothesis of this study is not supported.

### 3.7 Fourth Hypothesis Testing

The Fourth hypothesis in this study is that trust has an effect on non-cash transactions. On the table above it is known that the regression coefficient of the trust variable is equal to which shows the direction regression coefficient and a significance value of . At an error level ( $\alpha$ ) of 0.05 it can be said that it has no significant effect because the significance value of this variable has a value greater than the error level ( $\alpha$ ) ( $0, > 0.05$ ). Based on these data it can be interpreted that trust has no effect on the use of non-cash payment instruments so that the first hypothesis of this study is not supported.

### 3.8 Fifth Hypothesis Testing

The Fifth hypothesis in this study is that trust has an effect on non-cash transactions. On the table above it is known that the regression coefficient of the trust variable is as big as indicating the direction of the regression coefficient and a significance value of . At an error level ( $\alpha$ ) of 0.05 it can be said that it has no significant effect because the significance value of this variable has a value greater than the error level ( $\alpha$ ) ( $0, > 0.05$ ). Based on these data it can be interpreted that trust does not affect the use of non-cash payment instruments so that the first hypothesis of this study is not supported.

### 3.9 Discussion

This research is a study that analyzes the effect of convenience, trust, lifestyle, risk, and cost variables on non-cash transactions. The following describes the effect of each variable on non-cash transactions based on the results of tests that have been carried out through SPSS.

#### a. The influence of the convenience variable on non-cash transaction variables.

From the results of the hypothesis testing that has been done, it can be seen that the *Unstandardized Coefficient value* is and the significance value is . From the results of these values it can be concluded that the convenience variable affects non-cash transactions.

The results of this study are in accordance with Yusi Aryani 's research which concluded that the convenience variable has a positive and significant effect on interest in using Card-Based Payment Instruments (APMK/Electronic Payment Cards) in non-cash transactions, with a significance value smaller than the *alpha value* ( $\alpha = 0.011$ ).

Ease of non-cash payment transactions, namely where people trust non-cash payment transactions that are used because their use is easy and not difficult to understand, so there is no need to expend any effort. From the indicators used to measure the convenience variable obtained from the data in the questionnaire, there is one indicator which shows an average value of 10000. In the measurement scale, the average value is close to 4 which means agree and the average value is the average value. -a lower average than the average scores of other indicators in the measure of the convenience variable, meaning that most respondents felt that they did not feel that it was easy to control non-cash payment transactions. It is also possible that respondents feel more comfortable or easy in controlling the use of cash/cash compared to controlling non-cash payment transactions.



**b. The influence of the trust variable on non-cash transaction variables.**

From the results of the hypothesis testing that has been done, it can be seen that the *Unstandardized Coefficient value* is and the significance value is . From the results of these values it can be concluded that the convenience variable affects non-cash transactions.

This research has proven that a person's level of trust in using technology has a negative influence on a person's attitude in making non-cash payment transactions. That is, the higher the level of one's trust in using technology, the stronger one's attitude will be in making non-cash transactions.

The results of this study are in accordance with Yusi Aryani 's research which concluded that the convenience variable has a positive and significant effect on interest in using Card-Based Payment Instruments (APMK/ Electronic Payment Cards) in non-cash transactions, with a significance value smaller than the *alpha value* ( $\alpha = 0.026$ ).

Respondent's trust has a negative effect on the respondent's assessment of non-cash payment transactions. The indicators of trust are: . Reliable, Caring/Awareness, and Credible . Therefore, respondents are more interested in using non-cash payment instruments because they have much better security and confidentiality which makes respondents have confidence in non-cash payment transactions. Ease in non-cash payment transactions, namely where people trust non-cash payment transactions that are used because their use is easy and not difficult to understand, so there is no need to expend any effort. From the indicators used to measure the convenience variable obtained from the data in the questionnaire, there is one indicator which shows an average value of 10000 . The average is lower than the average score of other indicators in the measure of the convenience variable, meaning that most respondents feel that they do not feel that it is easy to control non-cash payment transactions. It is also possible that respondents feel more comfortable or easy in controlling the use of cash/cash compared to controlling non-cash payment transactions. The results of this study are in accordance with Yusi Aryani 's research which concluded that the convenience variable has a positive and significant effect on interest in using Card-Based Payment Instruments (APMK/ Electronic Payment Cards) in non-cash transactions, with a significance value smaller than the *alpha value* ( $\alpha = 0.004$ ).

The results of this study are in accordance with Yusi Aryani 's research which concluded that the convenience variable has a negative and significant effect on interest in using Card-Based Payment Instruments (APMK/Electronic Payment Cards) in non-cash transactions, with a significance value smaller than the *alpha value* ( $\alpha = 0.028$ ). Abi Yutaviando who concluded that costs have a negative and insignificant effect on non-cash transaction preferences, where the coefficient value of the cost variable is -0.178.

#### 4. CONCLUSION

Based on the results of this study, the results of the analysis and discussion of research related to people's behavior in the cashless era in relation to non-cash transactions, several conclusions can be drawn as follows: (1) The convenience variable has an Unstandardized Coefficient value of and a significance value of . From the results of these values it can be concluded that the convenience variable affects non-cash transactions. (2) The Trust variable has an Unstandardized Coefficient value of and a significance value of . From the results of these values it can be concluded that the convenience variable affects non-cash transactions. (3)Lifestyle Variables have. (4) Risk Variable has.(5) Cost Variable has

#### REFERENCES

- [1] Ahmad. 2021. Pengertian Uang: Fungsi, Ragam, dan Teori Nilai Uang. <https://www.gramedia.com/literasi/uang/>. Juli 2022
- [2] Bank Indonesia. 2020. Sekilas Sistem Pembayaran di Indonesia. <https://www.bi.go.id/id/fungsi-utama/sistem-pembayaran/default.aspx>. Juli 2022.
- [3] BPS Kota Makassar. 2009. Kota Makassar Dalam Angka 2009. [https://sulselprov.go.id/pages/info\\_lain/22](https://sulselprov.go.id/pages/info_lain/22). Oktober 2022
- [4] BPS Kota Makassar. 2021. Jumlah Penduduk Menurut Kelompok Umur dan Jenis Kelamin di Kota Makassar (Jiwa), 2019-2021. <https://makassarkota.bps.go.id/indicator/12/73/1/jumlah-penduduk-menurut-kelompok-umur-dan-jenis-kelamin-di-kota-makassar.html>. December 2022

*Analysis of Community Behavior in the Cashless Era of the Non-Cash Payment System in Makassar City, Sri Handila Mirwan, et al*

- [5] Departemen Komunikasi, Bank Indonesia. 2020. Apa itu Uang Elektronik. <https://www.bi.go.id/id/edukasi/Pages/Apa-itu-Uang-Elektronik.aspx>. Juli 2022.
- [6] Mapping, Suriani. 2022. Transaksi Pembayaran Digital di SulSel Alami Tren Peningkatan Akhir 2021. <https://makassar.antaraneews.com/berita/370741/transaksi-pembayaran-digital-di-sulsel-alami-tren-peningkatan-akhir-2021>. Juli 2022.
- [7] Nainggolan, Lora Ekana dkk. 2021. Ekonomi Manajerial: Teori dan Pendekatan. Indonesia. Yayasan Kita Menulis. [https://www.google.co.id/books/edition/Ekonomi\\_Manajerial\\_Teori\\_dan\\_Pendekatan/ihk-EAAAQBAJ?hl=id&gbpv=0&kptab=overview](https://www.google.co.id/books/edition/Ekonomi_Manajerial_Teori_dan_Pendekatan/ihk-EAAAQBAJ?hl=id&gbpv=0&kptab=overview)
- [8] Nisa, Naurun. 2022. Perilaku Nasabah Bank NTB Syariah Dalam Penggunaan Transaksi Non Tunai Di Era Covid-19. Pascasarjana Universitas Islam Negeri Mataram.
- [9] Nopirin. 1998. Ekonomi Moneter Buku I Edisi 4. Yogyakarta: BPFE Yogyakarta.
- [10] Peraturan Bank Indonesia. 2012. Penyelenggaraan Kegiatan Alat Pembayaran Dengan Menggunakan Kartu, No 14/2/PBI/2012.
- [11] Peraturan Bank Indonesia. 2018. Uang Elektronik, No 20/6/PBI/2018.
- [12] Radiansyah, Muhammad. 2016. Analisis Persepsi Masyarakat Muslim Terhadap Penggunaan Alat Pembayaran Non Tunai di Kota Medan. Pascasarjana Universitas Islam Negeri Sumatera Utara
- [13] Ramadhani, Wahyuril & Nugroho, Ris Yuwono Yudo. 2021. Pengaruh Pembayaran Non Tunai dan Tingkat Suku Bunga Kebijakan Terhadap Sistem Pembayaran di Indonesia. *Journal of Business and Banking ISSN 2088-7841, Volume 11 Number 1, STIE Perbanas.*
- [14] Rasyid, Bilal Muhammad & A'rasy Fahrullah. 2022. Pengaruh Penggunaan Debit Card dan E-Money Terhadap Perilaku Konsumtif. *Jurnal Ilmu Manajemen Saburai, Vol 8 No 2 2022, E-ISSN = 2621-7937, P-ISSN = 2774-7026.*
- [15] Riadi, Muchlisin. 2016. Teori Permintaan Uang. <https://www.kajianpustaka.com/2016/08/teori-permintaan-uang.html>. Juli 2022
- [16] Rustanto, Edi Agung & Iis Kartini. 2019. Efektivitas Pembayaran Non Tunai Pada UMKM Daerah Aliran Sungai Citarum. *Jurnall Lentera Bisnis, Volume 8, No 2 November 2019. ISSN Cetak 2252-9993, ISSN Online 2598-618X. DOI : 10.34127/jrlab.v8i2.302*
- [17] Salam, Rangga. 2021. Analisis Faktor-Faktor Yang Menentukan Preferensi Masyarakat Kota Medan Terhadap Pembayaran Non Tunai. *Aghniya Jurnal Ekonomi Islam, ISSN 2656-5633 (Online), Vol. 03 Nomor 01 Juni 2021.*
- [18] Ariyani, Yusi. 2016. ANALISIS PERILAKU MASYARAKAT BERTRANSAKSI NON TUNAI (Studi Kasus Pengunjung Pusat Perbelanjaan di Kawasan Malioboro). UMY Repository. <http://repository.umy.ac.id/handle/123456789/8296>