

The Factors That Influence Customer's Perception In Using Cash Transaction And Cashless Transaction In Pt. Bank Central Asia, Tbk Se-Karisidenan Besuki

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Abstract : *The appearance of cashless payments is a component of the new regulations by Bank Indonesia, for example, e-money is expected to maximize and increase the people's purchasing activity that will increase the economics matters in Indonesia. The cashless payment method is designed to be more comfortable to use. Not only by swiping the card, currently some cashless payment methods only require a tap system such as I-Saku, Dana, OVO, T-Cash, Flazz, Brizzi, Sakuku and so on. Many studies have been conducted for examining customers' decisions to choose cashless transactions. However, some things have not shown success and there are research gaps. The results of this study have a major effect on the assessment of customer decisions to choose cashless transactions. PT. BCA, Tbk tries to study customer behavior in choosing cashless transactions. This decision making is based on existing theories. Even PT. BCA, Tbk can also find out the most dominant factor in a customer's decision to use cashless transactions.*

Keywords: *Digital Generaion, Customer Perception, Cashless transaction,*

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I. Introduction

The appearance of cashless payments is a component of the new regulations by Bank Indonesia, for example, e-money is expected to be able to maximize and increase people's purchasing power which will eventually result in an increase in the economy in Indonesia. Because the purpose of cashless transactions is to provide facilities and safety that is provided, one of them is that people no need to carry a large amounts of cash for transactions and only carry cards instead of cash, this condition is an advantage of non-cash transactions compared to cash payment instruments.

Currently, some cashless transactions in Indonesia offer and give promos with certain brands that work with them. These promos can help consumers to save expenses. But remember that each type of cashless product works with different vendors and is designed for different markets. Almost all banks in Indonesia have cashless products by offering various conveniences and promos to attract consumers, potential customers and customers for using cashless transactions. Such as BCA. BCA has cashless products, namely Flazz and Sakuku.

PT. Bank Central Asia, Tbk always efforts to be accepted and gain loyalty from its customers by always updating and offering its products to customers and prospective customers. One of them is by offering cashless products, namely Flazz and Sakuku. Basically, BCA Flazz is a card for shopping. In contrast to ATM that can be used to transfer some money to another account or withdraw cash, all transactions from BCA Flazz card go unidirectional and purely online. Payment by using BCA Flazz has been accepted at almost all official merchants in Indonesia, for example Hypermart, Gramedia, Giant, Indomart, Alfamart and others. Even small shops that accept debit payments usually have cooperated with BCA Flazz. Unlike Flazz BCA, Sakuku is a mobile payment application on the cellphone that makes it easier for consumers to make payment transactions. Sakuku uses two payment systems, namely offline and online, both of them have functions to pay for your needs. In addition, especially for those of you who are shopping at certain merchants, consumers can make Sakuku payments using a QR Code. Sakuku from Bank Central Asia is divided into two parts, namely Sakuku and Sakuku Plus. By using Sakuku, consumers can make transfers, split bills, and withdraw cash.

PT. Bank Central Asia, Tbk strengthens the transaction banking business through the development of innovative products and services, including the latest mobile banking application for smartphones, payment settlement services through e-commerce, and developing a new concept for the Electronic Banking Center that complements the ATM Center with additional features. supported by the latest technology. PT. Bank Central Asia, Tbk developed "MyBCA", a digital banking service outlet that can be used independently (self service); continue the development of a Cash Recycling Machine based ATM network. For the institutional customer segment, PT. Bank Central Asia, Tbk is perfecting the cash management services of PT. Bank Central Asia, Tbk

through the internet banking platform, "KlikBCA Integrated Business Solution". This service has features that is required by business customers.

The empirical phenomenon in this research is that during the last three years, the number of BCA Flazz cards is increase continuously in circulation. This shows that almost all people have benefited from the use of BCA Flazz card electronic money. However, the obstacle that arises is that for some people who are not used to using technology it will be difficult to trust the cashless system so that it will be more difficult to change their transaction behavior. Users are required to understand technology and providing education evenly cannot be done in a short time. The same is the case with customers of PT. Bank Central Asia, Tbk Se-Karisidenan Besuki. Some of them have used cashless transactions, but there are some of them who survive using cash transactions. PT. Bank Central Asia, Tbk Se-Karisidenan Besuki hopes that all customers and prospective customers are willing to use cashless transactions.

II. Literatur Review

Cashless Society refers to the lifestyle of people who tend to carry out daily non-cash financial transactions (kompas.com). Cashless that means a shift in behavior is marked by changes in the use of payment instruments from cash to non-cash (oxfordictionaries.com), Bank Indonesia uses the less cash term. Less cash society can be translated literally as a society that uses less cash in daily transactions (Bank Indonesia, 2014). Transactions that use more electronic payment instruments than cash are an indicator of a cashless society. When referring to the three stages leading to electronic payment, recently Indonesia is in stage 1 of a bulk transition, that is marked by various payment instruments and channels, but the users are still limited (Dewi, 2014). Susiati Dewi (2014) stated that there are four focuses of development and improvement including infrastructure development, expansion of coverage, harmonization of regulations and coordination between authorities, and changes in community behavior.

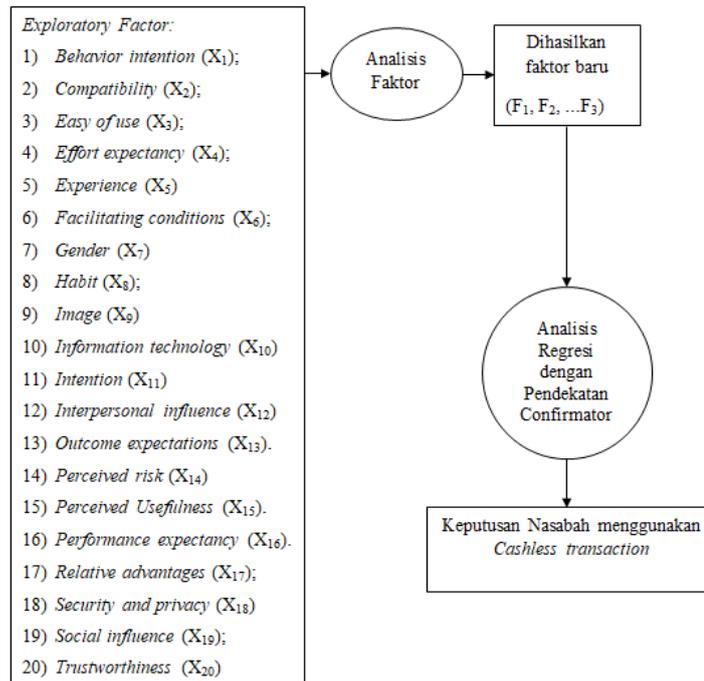
Bamberg & Schmidt (2003) compare that Ajzen's Theory of Planned Behavior (1991) stated that social behavior is under the conscious control of an individual (interest), TIB offers more complete model by stating that habitual factors can also influence the formation of an individual behavior. Triandis (1977) explained that behavior is formed from three dimensions, namely intention, habit, and facilitating conditions. Furthermore, Triandis (1977) 's explanation is quoted in the journal by Gagnon et. al. (2003) explained, of the three dimensions, facilitating conditions are the only moderator that can facilitate the realization of a behavior. Intention that represents conscious control in deciding a behavior, is composed of attitude, social factors, and affect. Quoting from Stern (2000) and Bamberg and Schmidt (2003), Darnton (2008) explained that behavior (behavioral) is an action based on expectations that will be obtained (cognitive), feelings that will be obtained (affective), and routines that are carried out. Tsang (2015) who examined the intensity of job applicants applying for work in small and medium-sized companies confirmed that attitude is a trusting behavior, or in other words, an individual's perception of the relationship between what he does and the benefits of what he has done. .

UTAUT is a model that describes the factors of acceptance of information technology by individuals, that was developed by Venkatesh, et al (2003). Venkatesh (2003) who integrated the theory and some research of individual acceptance of information technology into an integrated theoretical model found important elements of the eight predefined models. This study provides strong empirical support for UTAUT, that suggests three direct determinants of intention to use technology (Performance Expectancy, Effort Expectancy and Social influence) and two determinants of usage behavior (Behavior Intention and Facilitating conditions). In addition, there are several influences of moderator variables such as experience, volunteerism, gender, and age.

III. Conceptual Model

PT. Bank Central Asia, Tbk offers various products, both with a Cashless transaction system, but the current focus is for all customers to use Cashless transactions, so that all efforts have been made to customers in order to use Cashless transactions, by offering promos at every merchant that accept Flazz and 'sakuku'. So that the purpose of PT. Bank Central Asia, Tbk is realized, where all customers use cashless transactions, so it must be started by knowing how customers perceive cashless transactions and cash transactions and what caused them to choose one of them.

This study analyzes several exploratory factors that have been found based on observations and that are thought to influence customer decisions to use cashless transactions. Observation variables that can influence customer decisions will be analyzed by using factor analysis that is useful for reducing data into new factors. After new factors are found, the next step for these factors will be analyzed by using regression analysis with a confirmatory approach its purpose is to find out what factors are actually the most dominant in influencing customers using cashless transactions.



IV. Conclusion

The changes of certain development from time to time is not cover threats or opportunities. One of the changes that have occurred in the era of globalization is the development of technology. Technological advances have had a profound impact on change. The development of information technology also affects information systems in business organizations, one of them is the cashless transaction of PT. Bank Central Asia, Tbk Se-Karisidenan Besuki.

In the developing of business competition environment, cashless transactions PT. Bank Central Asia, Tbk Se-Karisidenan Besuki. The risk of using cashless transactions of PT. Bank Central Asia, Tbk is considered to be smaller than cash transactions. This is because in the application is provided by PT. Bank Central Asia, Tbk has proven to be sophisticated with several choices of transaction features. One of the applications that is provided by PT. Bank Central Asia, Tbk, namely BCA mobile. In this BCA mobile application, it has a feature of being able to store payment lists and transfer destination numbers. So that if you need a similar transaction, you don't need to re-enter data. Just select the saved list. In addition, BCA mobile can be used without a registered cellphone number and accompanied by a security access code (application PIN).

There are various advantages of using cashless transactions PT. Bank Central Asia, Tbk Se-Karisidenan Besuki for example, it is more effective, efficient, safe, and cost-effective. In the latest BCA Mobile application, there is a feature called Cardless. This feature is an update of the Deposit Withdrawal feature that can only make withdrawal deposits without a card at an ATM. The name change from Deposit to Cardless due to the addition of a menu, namely cardless bank transactions. Cardless provides benefits to customers, that is no need to worry when forgetting to bring a wallet because you can cashless without a card at an ATM

The use of cashless transactions PT. Bank Central Asia, Tbk Se-Karisidenan Besuki, one of them is cash deposit by using a smartphone. The steps are entering BCA Mobile and selecting the Cardless menu. Click deposit cash and select the account that you want to go to. Enter the m-BCA pin to get a six-digit transaction code. After getting it, immediately go to find the nearest Deposit-Withdrawal ATM. Enter the ATM, select the cardless transaction menu. Then enter the HP BCA Mobile number and the six digit transaction code that was obtained earlier. Deposit the money to the ATM, don't forget to make sure the amount is in accordance with what is shown on the screen and the transaction has been completed

There are many facilities of using cashless transactions PT. Bank Central Asia, Tbk. The Cardless feature that is provided by BCA Mobile does not need to worry if the ATM is swallowed or lost. Because the six-digit code is only known by the owner and the next transaction will be change. Beside, it is simple, transactions using the Cardless method also provide a solution to the skimming cases that have troubled ATM card users. The sophisticated of card-breaking methods makes all users confused. BCA Mobile and its cardless features will protect customers from skimming crimes so that customers will be more secure and comfortable by using BCA Mobile

Good attitude in using cashless transactions PT. Bank Central Asia, Tbk has shown one of them by

continuing to use cashless transactions. Customers' desire to continue using cashless transactions is based on its many benefits. Using a cashless system such as a credit card or debit card certainly will make the transaction process easier and faster. In addition, many digital wallets can store funds of up to tens of millions of rupiah. Therefore, with cashless you are no need to worry about carrying a lot of money

An interesting experience when using a cashless transaction PT. Bank Central Asia, Tbk is shown by many customers. One of them is by always using cashless transactions to support daily transaction activities. With existing technology, every transaction has made by customers will be seen in the transaction history. It prevail to customers that make transactions by using credit cards, debit cards, to digital wallets. The existence of clear records certainly can make customers manage their finances better.

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