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The Influence of Non-Cash Transactions (Cashless) on Customer Convenience in Transacting at PT Pegadaian UPC Sudirman Pematang Siantar

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ABSTRACT

Pegadaian is a non-bank financial institution that officially has a permit to carry out its operational activities in the form of credit financing to the community in the form of distributing funds in relatively small or large amounts on the basis of pawn, as well as deposit services, appraisal services. The pawned goods must have economic value so that they can be used as an appraisal value by the pawnbroker. This study focuses on determining the effect of non-cash transactions (cashless) on customer convenience in transacting at PT Pegadaian UPC Sudirman, Pematangsiantar. The results of this study are that non-cash variables (cashless) have a positive and significant effect on customer convenience. This can be proven through the results of the t-test statistical test obtained a sig. value of 0.00 <0.05. The comparison of t-count 5.611> t-table 2.001. so it can be concluded that H0 is rejected and Ha is accepted, which means that cashless transactions (X) have a positive and significant influence on customer convenience (Y) of PT Pegadaian UPC Sudirman Pematangsiantar.

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1. INTRODUCTION

The current era of globalization has entered the industrial revolution 4.0 which drives changes in people's lifestyles. Starting from everyday life, including in relation to economic and trade activities. The modern economy that has shifted its function towards digital, can drive economic development globally. Therefore, Bank Indonesia officially issued a new payment system that is considered more practical, safe and efficient so that its development has evolved into a non-cash payment system. (Gultom & Safitry, 2021) stated that with the ease of transactions, people are now increasingly accustomed to the use of non-cash payment instruments or what is often referred to as a cashless society. A non-cash payment system or cashless society where people no longer use physical money when making transactions, but through electronic media with the exchange of financial information digitally, namely with digital money. Now, digital technology must be accepted and adapted because the "cashless society" system cannot be avoided anymore. Pegadaian is a non-bank financial institution that officially has a permit to carry out its operational activities in the form of credit financing to the community in the form of distributing funds in relatively small amounts or large amounts on the basis of pawn, as well as deposit services, appraisal services. The pawned goods must have economic value so that they can be used as an appraisal value by the pawnbroker. To facilitate customers and employees in making transactions, PT Pegadaian UPC Sudirman implements a non-cash payment system.

2. RESEARCH METHOD

Type of Research

The type of research that the researcher uses in this proposal is a quantitative research method. According to Sugiyono (2017:8) quantitative research method is a research method based on the philosophy of positivism, used to research a certain population or sample, data collection using research instruments, data analysis is quantitative or statistical, with the aim of testing the established hypothesis.

Location and Time of Research

a. Location of Research
This research was conducted at PT. Pegadaian UPC Sudirman Pematangsiantar which is located at Jl. Sudirman No.16, Teladan, Kec. Siantar Barat, Pematang Siantar City, North Sumatra 21144.
b. Time of Research
The time of research is the time span needed by researchers to conduct observations and data collection while in the field. This research was conducted in September 2024.

Population and Research Sample

a. Research Population
According to Sugiyono (2016:80) population is a generalization area of objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn. The population used by researchers in this study were customers at PT Pegadaian UPC Sudirman Pematangsiantar. The population in this study were customers of PT Pegadaian UPC Sudirman totaling 98 people.
b. Research Sample
According to Sugiyono (2022:116). a sample is part of the number and characteristics possessed by the population. The sample as a representative must have the properties or characteristics found in the population. According to Arikunto (2019:104) if the population is less than 100 people, then the total number of samples is taken, but if the population is greater than 100 people, then 10%-15% or 20%-25% of the population can be taken.

Data Collection Methods

Data collection methods are various techniques or methods used by researchers to obtain the information needed in a study. The main purpose of this method is to obtain valid and reliable data, which can be used to answer research questions or test established hypotheses. The data collection methods used by this researcher are questionnaires, observation and documentation.

Data measurement aspects

Data measurement aspects refer to important elements that ensure that the data collection process produces accurate, consistent and reliable information.

Tabel 1. Tabel skala Likert

Answer options	Answer scale
Sangat setuju	5
Setuju	4
Cukup	3
Tidak setuju	2
Sangat tidak setuju	1

Source: (Rahmanita, 2022)

Data Processing Techniques

Data processing techniques refer to a series of methods and processes used to collect, organize, clean, transform, analyze, and present data. The main purpose of this technique is to transform raw data into meaningful information that can be used for decision making, research, and various other applications. Data processing in this analysis uses the statistical product and service solution (spss) software program version 25 for data analysis, because this program has quite high statistical analysis capabilities and a data management system using descriptive menus and simple dialog boxes, so it is easy to understand how to operate it. (Muhammad Jusmansyah, 2020). The tests used in this study are validity and reliability tests. For Data Analysis Analysis using Linear Regression, Partial Regression Test and Determination Coefficient

3. RESULTS AND DISCUSSIONS

Research Results

Characteristics of Respondents

The respondents in this study were employees at PT Pegadaian UPC Sudirman Pematangsiantar. The following is a description of the respondents' identities.

Tabel 2. Respondent Characteristics Based on Gender

No.	Gender	Frequency (N)	Percentage (%)
1.	Laki-laki	38	38,72%
2.	Perempuan	60	61,28%
Total		98	100%

Source: Primary Data Processed (2024)

Based on the table above, it can be seen that the respondents consisted of 38 men or 38.72% and 60 women or 61.28% of the total of 98 research samples.

Tabel 3. Respondent Characteristics Based on Age

No.	Age	Frequency (N)	Percentage (%)
1.	< 25 Tahun	18	18,39%
2.	25-30 Tahun	16	16,32%
3.	30-40 Tahun	29	29,55%
4.	40-50 Tahun	35	35,74%
Total		98	100%

Source: Primary Data Processed (2024)

Based on the table above, it can be seen that the respondents consisted of 18 people aged <25 years or 18.39%, 16 people aged 25-30 years or 16.32%, 29 people aged 30-40 years or 29.55% and 35 people aged 40-50 years or 35.74%.

Tabel 4. Respondent Characteristics Based on Transaction Period

No.	Selling Period	Frequency (N)	Percentage (%)
1.	< 3 Tahun	23	23,47%
2.	3-5 Tahun	29	29,59%
3.	5-10 Tahun	33	33,67%
4.	10-15 Tahun	13	13,27%
Total		98	100%

Source: Primary Data Processed (2024)

Based on the table above, it can be seen that the respondents consisted of 23 people with a transaction period of <3 years or 23.47%, 29 people with a transaction period of 3-5 years or 29.59%, 33 people with a transaction period of 5-10 years or 33.67% and 13 people with a transaction period of 10-15 years or 13.27%.

Description of Research Variables

Based on the results of the study that has been conducted on 98 respondents through the distribution of questionnaires. To obtain the tendency of respondents' answers to the answers to each variable will be based on the score range as attached, namely the non-cash transaction variable (cashless) (X) in this study was measured through five statements. The results of the response to non-cash transactions (Cashless) got a total of 100% stated as good and it is known that the customer convenience variable (Y) in this study was measured through five statements. The results of the response to customer convenience got a total of 100% stated as good.

Data Analysis

Data analysis is the step of collecting, selecting and changing data into real information. The data analysis used in this study is as follows.

Validity Test

The validity test is used to measure the validity of a questionnaire. In this study, the validity test is used to determine the extent to which a measurement instrument is accurate and precise in performing a measurement function using SPSS version 25. If r count ≥ r table (r table 0.3 with Sig. 0.10) then the instrument or question items are significantly correlated to the total score and are declared valid. The complete validity test can be seen in the following table:

Tabel 5. Results of Validity Test of Non-Cash Transaction Variable (X)

No.	Statement of non-cash transactions (cashless) (X)	R Calculate	R Table	Description
1.	By using non-cash payments, I feel safer	0.566	0.3	Valid
2.	By using non-cash payment transactions, I feel that the transaction payment process is faster	0.538	0.3	Valid
3.	I choose to use non-cash payments because they are easy to use	0.355	0.3	Valid
4.	I choose to use non-cash payments, because of their clarity and ease of understanding	0.784	0.3	Valid
5.	I choose to use non-cash payments, because I believe in the credibility of this facility provider	0.621	0.3	Valid

Source: Primary data processed by SPSS Version 25 (202)

From the results of the validity test in table 5, it can be seen that the calculated r value of all statement items from the Non-Cash Transactions (Cashless) variable (X) is greater than the r table, so it is declared valid with an average significance level > 0.3.

Tabel 6. Results of Validity Test of Customer Convenience Variable (Y)

No.	Customer Convenience Statement (Y)	R Calculate	R Table	Description
1.	By using non-cash payments, I feel safer	,435	0.3	Valid
2.	By using non-cash payment transactions, I feel that the transaction payment process is faster	,586	0.3	Valid
3.	I choose to use non-cash payments because they are easy to use	,524	0.3	Valid
4.	I choose to use non-cash payments, because of their clarity and ease of understanding	,346	0.3	Valid
5.	I choose to use non-cash payments, because I believe in the credibility of this facility provider	,347	0.3	Valid

Source: Primary data processed by SPSS Version 25 (2024)

From the results of the validity test in table 6, it can be seen that the calculated r value of all statement items from the Customer Convenience variable (Y) is greater than the r table, so it is declared valid with an average significance level > 0.3.

Reliability test

Reliability test is used to test the extent to which a measuring instrument is reliable to be used again in the same study. In research, reliability test is a tool for measuring a questionnaire from a variable. To conduct a reliability test, the SPSS version 25 program is used. An instrument is declared reliable if the reliability coefficient of the Cronbach's Alpha value is at least 0.60.

Tabel 7. Results of the Reliability Test of the Non-Cash Transaction Variable (Cashlesss) (X)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,784	,790	5

Source: Hasil Print Out program SPSS versi 25 (2024)

Based on the test results in table 7 using SPSS version 25, the reliability test shows that the Cronbach's Alpha reliability coefficient value for the Non-Cash Transaction (Cashless) variable (X) is > 0.60, so the tested instrument is declared reliable.

Tabel 8. Results of Reliability Test of Customer Convenience Variable (Y)

Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
,676	,693	5

Source: Hasil Print Out program SPSS versi 25 (2024)

Based on the test results in table 8 using Spss version 25, the reliability test shows that the Customer Convenience variable (Y) has a Cronbach's Alpha reliability coefficient value of > 0.60, so the tested instrument is declared reliable. Judging from the tests on both reliability test tables, it shows that all Cronbach's Alpha If Item Deleted variables are > 0.60, so it can be concluded that all variables in this study are reliable or trustworthy.

Hypothesis Testing

Normality Test

The normality test aims to test whether in the regression model the independent variables and dependent variables are both normally distributed or not. The normality of the data in the study is seen by observing the points on the Normal P-Plot of Regression Standardized Residual of the dependent variable. The requirements of the normality test are if the data is spread around the diagonal line and follows the direction of the diagonal line, then the regression model meets the normality assumption. If the data is spread far from the diagonal line and/or does not follow the diagonal line, then the regression model does not meet the normality assumption.

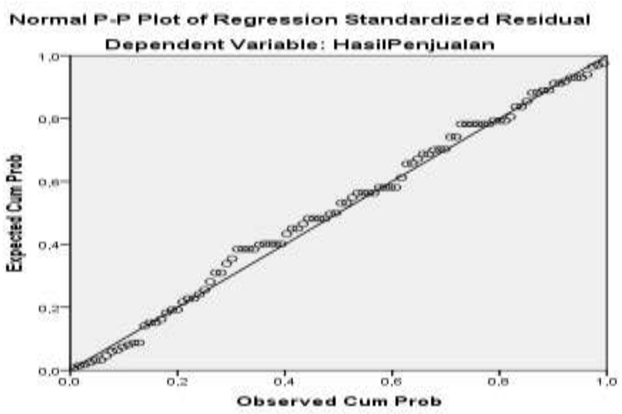

Figure 1. Normality Test Results

Source: Primary data processed by SPSS Version 25 (2021)

Heteroscedasticity Test

The heteroscedasticity test aims to test whether in the regression model there is inequality of variance from the residuals of one observation to another observation. If the variance is different, it means that the symptoms of heteroscedasticity in the regression model are a regression model that is not good, there is heteroscedasticity.

The method used to measure heteroscedasticity is based on the Scatter Plot with the basis, if a certain pattern such as dots or points that exist form a certain regular pattern, then heteroscedasticity occurs. If there is no clear pattern and the dots or points are spread above and below the number zero on the Y axis, then there is no heteroscedasticity.

Source: Primary data processed by SPSS Version 25 (2021)

Figure 2. Heteroscedasticity Test Results

Simple Linear Regression Test

This study aims to analyze the influence of digital marketing on the sales results of traditional traders. Data analysis in this study uses simple regression analysis. Simple linear regression analysis is used to determine the influence of independent variables (X) and dependent variables (Y) where X is Digital Marketing and Y is Sales Results. The calculation is done using the help of Spss version 25 as follows:

Tabel 9. Simple Linear Regression Analysis Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients
		B	Std. Error	Beta
1	(Constant)	7,069	2,179	
	DigitalMarketing	,622	,107	,512

a. Dependent Variable: HasilPenjualan

Source: Primary data processed by SPSS Version 25 (2021)

Based on the output results of Spss version 25 in table 9, the following equation can be obtained:

Y = a+bX...(Sugiono, 2011:261)

Y = 7,069 + 0,622X, meaning that there is a positive correlation because the change between variable X is followed by variable Y in the same direction or directly proportional. The Sales Result variable (Y) can be influenced by the Digital Marketing variable (X) by conducting a linear regression analysis of 0.622.

t-Test (Partial)

The t-test is used to test the effect of independent variables on dependent variables partially or individually. To test the results of regression calculations, hypothesis verification can be carried out to determine whether the independent variables have an effect or not on the dependent variable.

Tabel 10. t-Test Results

Coefficients[a]

Model	T	Sig.	Collinearity Statistics	
			Tolerance	VIF
(Constant)	3,244	,002		
Digital Marketing	5,842	,000	1,000	1,000

a. Dependent Variable: Hasil Penjualan

Source: Primary data processed by SPSS Version 25 (2021)

From table 10, it can be seen that the results of the Digital Marketing test show a calculated t value of 5,842 and a t table of 1,290 where the calculated t> t table, then H1 rejects H0, which means that digital marketing has a positive and significant effect on the sales results of traditional traders in the Pematangsiantar Horas tax.

Test of determination coefficient (R^2)

The following are the results of the determination coefficient test using the help of the Spss version 25 program.

Tabel 11. Determination Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square
1	.512[a]	.262	.255

a. Predictors: (Constant), *Digital Marketing*

b. Dependent Variable: Hasil Penjualan

Source:Primary data processed by SPSS Version 25 (2021)

The coefficient of determination or r square value is 0.262, which means that variable X has the ability of 26.2% to translate variable Y and the remaining 73.8% is influenced by other variables not examined in this study.

Discussion

Based on the results of statistical testing, it can be clearly seen that partially or individually the independent variable or Digital Marketing (X) has an effect on the dependent variable or Sales Results (Y). The influence given by the independent variable is positive, meaning that the higher the influence of digital marketing, the higher the sales results of traditional traders. Testing of research variables was carried out using a questionnaire on each research variable. From the results of the validity test, it was found that all statement items in each variable were valid. The results of the reliability test found that all statement items that were valid in each research variable could be proven to be reliable. Because the questionnaire was valid and reliable, the research questionnaire was a reliable tool for measuring each research variable. This is in accordance with the research paper conducted by Gede Wisnu Saputra et al. (2020) in Denpasar City, Bali entitled The Influence of Digital Marketing, Word of Mouth, and Service Quality on Purchasing Decisions. Based on the results of the study, there is a positive and significant influence between Digital Marketing on Purchasing Decisions at PT. Pegadaian (Persero) Regional Office VII Denpasar. This means that the use of Digital Marketing can increase Purchasing Decisions. There is a positive and significant influence between Word of Mouth on Purchasing Decisions at PT. Pegadaian (Persero) Regional Office VII at PT. Pegadaian (Persero) Regional Office VII Denpasar. This is Denpasar. This means that the use of Word of Mouth can increase Purchasing Decisions. There is a positive and significant influence between Service Quality on Purchasing Decisions, meaning that the use of increasingly good Service Quality can increase Purchasing Decisions. Another study written by Theresia Pradiani (2017) entitled The Influence of Digital Marketing Systems on Increasing Sales Volume of Home Industry Products states that PKK mothers get an increase in orders from consumers after using social media. In addition, communication is also effective and efficient because they can communicate directly and save money. Then they can also develop their business bigger because they can transact directly, payments can also be transferred. The best promotional media because it can display and share images through media to communities and the public. Information updates can be done at any time. And most importantly, the average increase in sales volume is 100%.

4. CONCLUSION

This study statistically proves that there is a significant influence between variables X and Y. From the discussion that has been described, the following conclusions can be drawn: The results of the simple linear regression test show that there is a positive influence between digital marketing on the sales results of traditional traders in the Pematangsiantar Horas tax. The results of the Digital Marketing hypothesis test show a calculated t value of 5,842 and a t table of 1,290 where the calculated t> t table then H1 rejects H0 which means that Digital Marketing (X) has a positive and significant effect on the Sales Results (Y) of Traditional Traders in the Pematangsiantar Horas Tax. The result of the determination test is 0.262, which means that variable X has the ability of 26.2% to translate variable Y and the remaining 73.8% is influenced by other variables not examined in this study.

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