NERACA KEUANGAN: Jurnal Ilmiah Akuntansi dan Keuangan
Universitas Ibn Khaldun Bogor, Indonesia
Vol. 20, No. 2, Agustus 2025, pp. 303~310
ISSN: 2654-7880, DOI: 10.32832/neraca
https://ejournal.uika-bogor.ac.id/index.php/neraca/index

Analysis of the Level of Understanding of the Binjai City Public Towards the Use of Non-Cash Payments

Viola Ditya Seprianti *, Irsad Lubis
Faculty of Economics and Business, Universitas Sumatera Utara
Jalan Dr. T. Mansur No.9, Padang Bulan, Kec. Medan Baru, Kota Medan, Sumatera Utara 20222, Indonesia

Article Info

Article history:

Received November 21, 2024
Revised December 16, 2024
Accepted January 15, 2025

Keywords:

Non-Cash Payment
Understanding and Benefits

ABSTRACT

Along with the rapid development of technology, the transformation of the payment system is also growing, especially in terms of non-cash payment systems. Considering that this payment system is one of the important components in the world economy and is also a work program of Bank Indonesia in order to improve the non-cash payment system to achieve better economic growth. This study aims to determine the level of understanding and benefits of non-cash payments on the use of non-cash payments in Binjai City. This study uses primary data obtained by distributing questionnaires and interviews. This study is a descriptive statistical study with a sample of 100 respondents in Binjai City. The results of the study Understanding of non-cash payments from respondents in the study have an effect on the use of non-cash payments such as electronic money or APMK in Binjai City. The benefits of non-cash payments from respondents in the study have an effect on the use of non-cash payments such as electronic money or APMK in Binjai City.

Corresponding Author:

Viola Ditya Seprianti
Universitas Sumatera Utara
Email: violaditya09@gmail.com

INTRODUCTION

In an era where digital transformation is reshaping financial transactions, the understanding and acceptance of non-cash payment systems among the public are critical for fostering a cashless economy. This shift is not merely a technological evolution but also a reflection of changing consumer behaviors and economic dynamics. For instance, a study conducted in Yogyakarta revealed that individuals with higher economic status are more inclined to utilize non-cash payment instruments such as ATMs and credit cards, indicating a correlation between economic level and the adoption of digital payment methods (Yuliadi & Ariyani, 2021). This trend is echoed in various regions, suggesting that economic factors significantly influence public attitudes towards non-cash payments.

In today's era of technology and information, people are accustomed to using various types of tools and methods of payment using non-cash. Non-cash payment instruments can be classified into two groups, namely payment instruments for credit transfers and payment instruments for debit transfers. The difference between credit transfers and debit transfers lies in the order of sending money. Credit transfers are payment orders for the purpose of placing funds from the sender to the

recipient through the transfer of funds from the sending bank to the receiving bank and possibly through another bank as an intermediary.

Debit transfer is a fund transfer system where the transfer order is made or authorized by the party who has the funds and will send the funds to another party. The transfer order is delivered to the party who will receive the funds to be disbursed. The bank then completes the debit transfer order at the clearing house, to charge the funds to the sending bank. Current payment instruments are checks, giro tickets, and debit notes.

The development of non-cash payment systems began with paper-based payment instruments such as checks, check tickets, and other letters. Since banking has encouraged the use of electronic systems and the use of payment instruments using cards in all their forms, the growth in the use of paper-based payment instruments has gradually decreased. Especially since electronic systems, such as transfer and clearing systems, have begun to be widely used because they are easier and more practical.

Ease of transaction is certainly followed by the support of a reliable system, which is not only easy, practical, effective, and efficient, but also safe. The security aspect is very important considering that one of the important keys in a transaction system is security for those who make transactions. The Non-Cash Payment System must be able to fully prevent various risks that may arise. There are many types of risks that can occur, and all of them must be controlled and prevented convincingly. One of the challenges in developing a non-cash payment system is culture. For a group of people who already understand and tend to be educated, they will find it easy to use this system. Meanwhile, for groups of people who still live in rural areas, it is difficult to implement the system.

Increasing the use of non-cash payments is not entirely easy. There needs to be increased education for the public from those who prefer to use cash payments to switch to non-cash payments. With the development of information technology that has penetrated all aspects of society such as internet technology, mobile phones and the flow of information that can be accessed through electronic media, it will be easier to convey to the public. The increasing non-cash payment system can accelerate the circulation of money so that it can encourage Indonesia's economic growth.

According to data released by Bank Indonesia, the use of electronic money is increasing every year. This can be seen from the number of electronic money (e-money) circulating in the community in 2019, which jumped to 292.2 million compared to 2018 which was only 167.2 million.

Figure 1. Non-Cash Transactions (Electronic Money) 2015 to 2019

There is a value of electronic money transactions in 2019 reaching IDR 145.1 trillion. This figure increased by IDR 97.9 trillion compared to 2018 which was IDR 47.2 trillion. Even according to the Southeast Asia E-Money Market Report 2019 released by Standard and Poor's (S&P) Global Market Intelligence, it shows that in 2018 Indonesia ranked second after Singapore which dominated 34% of the more than 10 billion e-money transactions that occurred. in five ASEAN countries, namely Singapore, Indonesia, Malaysia, Thailand, and the Philippines. This means that Indonesia has experienced a fairly rapid increase in the use of e-money from year to year.

ISSN: 2654-8127

Non-cash payments through the use of electronic money (e-money) to the public at all levels. The success of the development of this non-cash payment system, apart from the readiness of the general public (as users), is also inseparable from the business world (as recipients of the payment system) and banking to accept relatively new payment systems.

The use of non-cash in Binjai City will be beneficial in encouraging consumption and public demand for goods and services which in turn has the potential to encourage real sector activities. Increased consumption and economic growth that occurs from the use of non-cash payment instruments (e-money) ultimately have the potential to be beneficial in encouraging the demand of the Binjai City community for non-cash money to facilitate and accelerate the transaction process. For this reason, the purpose of this study is to identify the level of understanding of the community in Binjai City as users of non-cash payments and to determine the influence of the level of benefit for the community in Binjai City on the use of non-cash payments.

THEORETICAL BASIS

Non-Cash Payment

Non-Cash Payment according to Mangani (2009) is a system in which there are regulations, contracts, technicians and facilities as a means for the process of delivery, approval or payment instructions that help smooth the exchange of "value" between individuals or other parties such as banks or domestic and international institutions. 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).

Law No. 11 of 2008 concerning Information and Electronic Transactions (UU ITE). The ITE Law discusses all aspects of electronic transactions including all electronic information or documents, transactions and electronic signatures. The ITE Law is the right guideline in efforts to develop a non-cash payment system based on data and online networks because of its relevant nature and updates to payment system policies.

Electronic Money

According to Rivai (2011) electronic money is an electronic payment instrument obtained by depositing an amount of money in advance to the issuer, either directly, or through an issuing agent, or by debiting a bank account, and the monetary value is entered into the value of money in the electronic money media, expressed in Rupiah units, which are used to make payment transactions by directly reducing the value of the money in the electronic money media. Meanwhile, according to Hidayati (2006) the definition of electronic money (e-money) refers to the definition issued by the Bank for International Settlement defining electronic money as "stored value or prepaid products where a record of funds or value available to consumers is stored in an electronic device owned by the consumer" (a product of stored value or prepaid where an amount of money is stored in an electronic media owned by someone).

Consumer Understanding

Understanding has a higher meaning than knowledge. Sudjana (2012) states that understanding can be divided into three categories, namely: (1) the lowest level is translation understanding, starting from translating in the true sense, interpreting and applying principles, (2) the second level of interpretation understanding, namely, connecting the lowest part with the next known or connecting several parts of the graph with events, distinguishing the main from the non-main and (3) the third level is the level of extrapolation of meaning.

Having an understanding of the level of extrapolation means that one is able to see beyond what is written, can make estimates, make predictions based on the meaning and conditions described in the ideas or symbols, and the ability to draw conclusions regarding their implications and consequences.

METHOD

This study is secondary and primary data. Determination of the sample can also be based on sample size guidelines, Sugiyono (2016) suggests a minimum sample size for descriptive research of 100 respondents. used in this study is 100 respondents, then the researcher obtained data from the questionnaire on the level of public understanding in Binjai City. Secondary data is data obtained from literature and references related to the problems discussed. In this study, the data analysis technique used is descriptive statistical analysis formed in tables, cross-tabs, percentages, diagrams and graphs with the help of SPSS 19.0 (Statistic Package for The Social Science 19.0) for Windows software.

Test of Validity

Validity is a measure that proves that what researchers observe is in accordance with what actually happens in the real world, and whether the explanation given is in accordance with what actually happens. The validity test used in this study is by using the r value of the Corrected Item Total Correlation result. The test was carried out using SPSS 19.0 (Statistic Package for The Social Science 19.0) for Windows software with the following criteria:

1. If r count > r table, then the question is declared valid.
2. If rcount < rtable, then the question is declared invalid.

Test of Reliability

Reliability testing is carried out to determine the consistency or regularity of the measurement results of an instrument and the test results are the correct measure of something being measured. Reliability is related to the consistency of the questionnaire answers. In this study, reliability was measured using the Cronbach Alpha method using the SPSS 19.0 program. The alpha value obtained will be compared with rtable.

RESEARCH RESULT

Validity Test

The results of the validity test of the questions distributed to respondents can be seen in the following table:

Table 1. Validity Test of Product Understanding Variables

Correlations

	Question 1		Questions2	Question 3	Question 4	Question 5	Total
Question 1	Pearson Correlation	1	.706**	.668**	.637**	.758**	.846**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Questions2	Pearson Correlation	.706**	1	.790**	.723**	.780**	.895**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Question 3	Pearson Correlation	.668**	.790**	1	.776**	.747**	.905**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
Question 4	Pearson Correlation	.637**	.723**	.776**	1	.772**	.880**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Question 5	Pearson Correlation	.758**	.780**	.747**	.722**	1	.902**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Total	Pearson Correlation	.846**	.895**	.905**	.880**	.902**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Source: Processed data (2024)

ISSN: 2654-8127

Information in table 1 shows that there is validity of the data obtained from respondents as seen from each statement item with a significance below 0.05 (<0.05) for the variable of understanding non-cash payment products.

Table 2. Validity Test of Product Benefit Variables

Correlations

Question 1			Questions2	Question 3	Question 4	Question 5	Total
Question 1	Pearson Correlation	1	.557**	.653**	.679**	.759**	.876**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Questions2	Pearson Correlation	.876**	1	.850**	.895**	.769**	.856**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Question 3	Pearson Correlation	.687**	.769**	1	.790**	.783**	.809**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
Question 4	Pearson Correlation	.690**	.735**	.786**	1	.780**	.892**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Question 5	Pearson Correlation	.882**	.845**	.858**	.890**	1	.935**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Total	Pearson Correlation	.856**	.897**	.902**	.885**	.904**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Source: Processed data (2024)

Information in table 2 shows that there is validity of the data obtained from respondents as seen from each statement item with a significance below 0.05 (<0.05) for the variable of benefits of non-cash payment products.

Table 3. Validity Test of Product Usage Variables

Correlations

Question 1			Questions2	Question 3	Question 4	Question 5	Total
Question 1	Pearson Correlation	1	.775**	.798**	.780**	.805**	.890**
	Sig. (2-tailed)		.000	.000	.000	.000	.000
	N	100	100	100	100	100	100
Questions2	Pearson Correlation	.822**	1	.872**	.886**	.890**	.956**
	Sig. (2-tailed)	.000		.000	.000	.000	.000
	N	100	100	100	100	100	100
Question 3	Pearson Correlation	.698**	.759**	1	.798**	.883**	.888**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	100	100	100	100	100	100
Question 4	Pearson Correlation	.788**	.796**	.753**	1	.794**	.895**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	100	100	100	100	100	100
Question 5	Pearson Correlation	.875**	.895**	.905**	.873**	1	.901**
	Sig. (2-tailed)	.000	.000	.000	.000		.000
	N	100	100	100	100	100	100
Total	Pearson Correlation	.879**	.885**	.982**	.804**	.924**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
	N	100	100	100	100	100	100

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

Source: Processed data (2024)

Information in table 3 shows that there is validity of the data obtained from respondents as seen from each statement item with a significance below 0.05 (<0.05) for the variable of use of non-cash payment products.

Reliability Test

The results of the reliability test of the questions distributed to respondents can be seen in the following table:

Table 4. Reliability Test of Product Understanding Variables

Reliability Statistics		
Cronbach's Alpha	Cronbach'sAlpha Based on Standardized Items	N of Items
.928	.931	5

Source: Processed data (2024)

Information in table 4 above shows that each statement has an r-count > r-table 0.92> 0.6 which indicates that each statement can be stated as valid and each statement has a cronbatch's alpha value > 0.60 which indicates that each statement can be stated as reliable.

Table 5. Reliability Test of Product Benefit Variables

Reliability Statistics		
Cronbach's Alpha	Cronbach'sAlpha Based on Standardized Items	N of Items
.835	.901	5

Source: Processed data (2024)

Information in table 5 above can be seen that each statement has an r-count > r-table 0.83> 0.6 which indicates that each statement can be declared valid and each statement has a cronbatch's alpha value > 0.60 which indicates that each statement can be declared reliable.

Table 6. Reliability Test of Product Usage Variables

Reliability Statistics		
Cronbach's Alpha	Cronbach'sAlpha Based on Standardized Items	N of Items
.942	.915	5

Source: Processed data (2024)

Information in table 6 above can be seen that each statement has an r-count > r-table 0.94> 0.6 which indicates that each statement can be declared valid and each statement has a cronbatch's alpha value > 0.60 which indicates that each statement can be declared reliable.

Interpretation of Results

Based on the results of research that has been carried out using Validity Tests and Reliability Tests are:

1. Understanding the Use of Non-Cash Payments
   From the results of the study above, the level of public understanding in this case obtained from 100 respondents has a good understanding of non-cash payments. It can be interpreted that the level of understanding of non-cash payments has increased. This study supports the results of Hakim's research (2016:78) which states that information, benefits, technology and motivation have a positive and significant effect on interest in using e-money or APMK. The level of understanding is the scale of a person's ability to understand and comprehend a science or information which is then interpreted according to himself but is still related to the core of the science or information he gets. Each person has a different level of understanding of course, so that it can cause different perceptions in each individual. Before choosing or having something, of course someone will look for information related to it. A person's curiosity has its own meaning and purpose, both to increase knowledge or in determining a choice. The level of

ISSN: 2654-8127

understanding of Electronic Money (E-Money) or APMK as a non-cash payment is the scale of a person's ability to understand and comprehend that e-money is an alternative payment tool which is then interpreted and understood by himself. The people in Binjai will determine whether they are interested or attracted to e-money or APMK if they have known various explanations of e-money, both from its in-depth understanding, how to use it, its benefits and so on. Based on the test results in this study, it shows that the level of understanding influences the interest in using electronic money or e-money in the community of electronic money (e-money) or APMK owners in Binjai.

2. Benefits of Using Non-Cash Payments
   The benefits of using non-cash payments are greatly felt by its users, in this case the respondents in the study. This can be interpreted, if the Benefits increase, then the Interest in Using electronic money (E-Money) or APMK in the community of electronic money (e-money) owners in Binjai will also increase. This study also supports the results of Adiyanti's research (2015:10) which states that the benefits of the product will increase the interest in using transactions using e-money or APMK. The more useful the use, the more users are interested and attracted. Benefits are the level of confidence where someone believes or trusts a product or system can help someone's activities become more effective and efficient. It can also be said that there are many benefits that can be received by someone in choosing or doing something and are able to support someone's performance. Benefits to the interest in using e-money or APMK can be interpreted that e-money or APMK is considered useful to its users and can encourage someone's interest in using e-money or APMK. Benefits are one of the factors that someone chooses a product or activity. Of course, someone will doubt choosing a product or activity that has little benefit and will choose a product with more benefits and that is beneficial to him. Based on the test results in this study, it shows that benefits have an effect on the interest in using electronic money or APMK in the community of electronic money or APMK owners in the Binjai City area. The majority of people in Binjai City already have electronic money or APMK and understand the benefits in the tests that have been carried out in this study at a moderate level. The community of electronic money or APMK owners in Binjai City understands and feels the benefits provided by e-money or APMK and uses it as an easy, fast and safe payment tool.

CONCLUSION

The understanding of non-cash payments from respondents in the study influences the use of non-cash payments such as electronic money or APMK in Binjai City. The benefits of non-cash payments from respondents in the study influence the use of non-cash payments such as electronic money or APMK in Binjai City. Because almost all of the people of Binjai City still need cash payments.

REFERENCES

[1] Adiyanti, A. ika. (2015). Menggunakan Layanan E-Money. Jurnal Ilmiah
[2] Bank Indonesia. (2009). Peraturat Bank Indonesia Nomor 11/11/PBI/2009 tentang Penyelenggaraan Kegiatan Alat Pembayaran Menggunakan Kartu
[3] Hakim, F. H. (2016). Analisis Potensi dan Preferensi yang Mempengaruhi Minat Masyarakat untuk Menggunakan E-money.Skripsi. Yogyakarta:Fakultas Ekonomi dan Bisnis Universitas Negeri Sunan Kalijaga Yogyakarta
[4] Mangani, K.S. (2009), Bank dan Lembaga Keuangan Lain, Bandung: Erlangga
[5] Rivai, Veithzal & Jauvani Sagala. (2011). Manajemen Sumber Daya Manusia. Untuk Perusahaan Dari Teori ke Praktik. Jakarta: Rajawali Press
[6] Sudjana, Nana. (2012). Penilaian Hasil Proses Belajar Mengajar, Bandung: Rosda.
[7] Sugiyono (2016). Metode Penelitian Kuantitatif Kualitatif & RND. Bandung: Alfabeta.
[8] Sumarwan, U. (2015). Pemasaran Strategik, Perspektif Perilaku Konsumen dan Marketing Plan (Ke-1). Bogor: PT Penerbit IPB Press
[9] Undang-Undang Nomor 11 Tahun 2008 tentang Informasi dan Transasksi Elektronik sebagaimana telah diubah dengan Undang-Undang Nomor 19 Tahun 2016 (UU ITE).
[10] Yuliadi, I. and Ariyani, Y. (2021). Non-cash transaction behavior of people yogyakarta city: a case from indonesia. E3s Web of Conferences, 316, 02056. https://doi.org/10.1051/e3sconf/202131602056