

Pilihan rumah tangga perkotaan dalam penggunaan pembayaran tunai dan elektronik di Indonesia : pendekatan model pilihan diskrit = Cash and electronics payment choice of the Indonesian urban household discrete choice model approach

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Abstrak

Sejak diperkenalkan penggunaan media pembayaran elektronik terus berkembang, namun proporsi uang tunai masih dominan digunakan dalam pembayaran transaksi rumah tangga di Indonesia. Besarnya penggunaan uang tunai, disamping kurang efisien juga berdampak terhadap aktivitas transaksi ekonomi yang tidak tercatat shadow economy. Peningkatan efisiensi transaksi pembayaran telah menarik peneliti dan pembuat kebijakan mengkaji dan mendorong konsumen rumah tangga lebih banyak menggunakan media pembayaran elektronik dibandingkan dengan media pembayaran uang tunai less cash society. Studi ini menganalisis keputusan rumah tangga dalam memilih media pembayaran untuk bertransaksi, dengan perhatian utama pada dua hal. Pertama, mengkaji pengaruh persepsi rumah tangga terhadap atribut kemudahan identifikasi transaksi anonymity terkait besarnya penggunaan media pembayaran uang tunai. Kedua, mengkaji dan mengidentifikasi pengaruh atribut yang melekat pada media pembayaran seperti keamanan, kemudahan, biaya, reward, dan acceptance terhadap keputusan rumah tangga dalam menggunakan media pembayaran elektronik serta bagaimana proses pengambilan keputusan pilihan rumah tangga tersebut dilakukan. Studi ini menggunakan data hasil survei terhadap rumah tangga perkotaan di dua provinsi yang dianggap mewakili wilayah dengan penggunaan media elektronik tertinggi di Indonesia. Hasil pengumpulan data diolah dan dianalisa untuk melihat faktor yang berpengaruh terhadap pilihan media pembayaran dengan menggunakan model pilihan diskrit. Metode ordered logit, digunakan untuk mengetahui perubahan kategori bertingkat kelompok pengguna uang tunai. Sedangkan metode nested logit, dipilih untuk mengkaji dampak atribut terhadap pilihan penggunaan media pembayaran elektronik dan proses pengambilan keputusan rumah tangga. Hasil studi pertama menunjukkan bahwa persepsi terhadap kemudahan teridentifikasinya transaksi media pembayaran akan berpengaruh terhadap besarnya penggunaan uang tunai. Namun, pada kelompok rumah tangga dengan kelas pendapatan tertentu menengah, kemudahan identifikasi transaksi diperlukan untuk memonitor pengeluaran budget control. Selain itu, pembayaran upah dengan uang tunai dan tipe transaksi bulanan akan meningkatkan penggunaan uang tunai lebih besar. Dari faktor sosial ekonomi, penggunaan uang tunai dalam jumlah besar dipengaruhi oleh pendidikan kepala rumah tangga yang rendah, tingkat pendapatan, jumlah anggota rumah tangga yang banyak, dan kepala rumah tangga yang tidak bekerja. Sedangkan hasil studi kedua memperlihatkan bahwa keamanan, biaya, reward, dan acceptance secara signifikan memengaruhi probabilitas penggunaan media pembayaran elektronik. Selain itu, hasil estimasi marginal effect menunjukkan perubahan persepsi atribut media pembayaran yang memiliki pengaruh besar adalah tingkat keamanan, pemberian reward, dan biaya. Dapat juga dicatat bahwa rumah tangga pengguna kartu debit dan transfer kredit sangat sensitif terhadap perubahan tingkat persepsi atribut keamanan, biaya, dan acceptance; sedangkan rumah tangga pengguna kartu kredit relatif sensitif terhadap perubahan persepsi atribut reward. Estimasi juga menghasilkan nilai koefisien inclusive value sebesar 0,661 yang menunjukkan proses keputusan rumah tangga dalam menggunakan

media pembayaran bersifat bertahap dan membuktikan adanya korelasi di antara media pembayaran elektronik. Kebijakan untuk mendorong penggunaan media pembayaran elektronik dapat dilakukan melalui peningkatan pengetahuan rumah tangga tentang kualitas atribut media pembayaran melalui pendidikan dan pemberian informasi. Selain itu, peningkatan kualitas atribut media pembayaran dengan memanfaatkan berbagai fitur teknologi dan efisiensi transaksi juga diperlukan. Dari sisi karakteristik sosial ekonomi rumah tangga, faktor usia, pendidikan, pendapatan, dan status kepala rumah tangga bekerja, memiliki probabilitas tinggi untuk menggunakan setiap media pembayaran elektronik lebih banyak. Hasil ini menunjukkan bahwa penggunaan media pembayaran elektronik lebih segmented pada kelompok berpendidikan dan berpendapatan tinggi serta usia produktif. Kebijakan yang dapat diambil harus tepat sasaran pada target kelompok tersebut.

Although in recent years the use of electronic payment media has been growing rapidly in the world and have impacts on economic efficiency, the use of cash for economic transactions is still dominant. Existing studies focused on the macro impact of such transaction in developed countries. However, the studies on the payment method use are relatively limited. This is mainly due to the data limitation at the individual level. Various micro studies to identify the socio economic factors on the choice of cash usage have been attempted, but the focuses to identify the effects of media attribute payments are still limited. This study attempts to analyze household's decision associated with preference of cash and electronic payments using data of 936 urban households in six municipalities in Jakarta and East Java, focusing on the effect of payment system characteristics on the preferred payment method. Discrete choice model is employed as the household's decision can be assumed to follow a sequential process. The use of cash still represents the dominant role in the payment transaction. Cash payment has unique attributes compared to other payment media as it relates to the unidentified transaction factor. This study examines the impacts of the perception of the media attributes of specific payment transactions, specifically the ease of the payment media identification and the effects of characteristics of domestic cash transactions on the amount of use of cash in Indonesia. The study shows that an ordered logit model has been able to explain the factors that influence the magnitude of the use of cash. The results estimation shows that perceptions of the ease of transaction identification on medium of payment will affect the magnitude of the use of cash. In households with middle income class, the ease of transaction identification is required to monitor the expenditure budget control . In addition, the payment of wages in cash and monthly transaction type will magnify the cash usage. Based on the findings in this study, the electronic payment media needs to be utilized on payroll systems and routine household transactions. The amount of cash usage is also influenced by the behavior of cash withdrawal and the amount of money held by households. This findings show that the holding the money is intended for transaction purposes. Thus, to reduce the use of cash, a policy that can be implemented is to build the awareness to reduce the level of households 39 perceptions of the ease of identification of the payment media. In addition, the provision of information related to transaction monitoring can be more precisely implemented. Efforts from the authority to monitor transactions can be done discretely, where the data recording of transactions is carried out as part of the process of filling the transaction order. This procedure is expected to make households feel more comfortable doing transactions. To accommodate the needs of monitoring of transactions by households budget control , a recording facility providing payment transactions could be one of the viable options for households. The use of payment via electronic payment methods, such as credit transfers, debit cards, credit cards, e money e banking, has several advantages compared to cash payment method. It is due to the reasons that electronic payment methods have time efficiency, lower cost of

cash handling and cash management as well as lower security risk. The estimation results indicate that the use of the payment is determined by a variety of variables. Based on the estimation of the nested logit models, it can be shown that security, cost, reward and acceptance significantly affect the probability use of electronic payment methods. In addition, the marginal effect estimation result indicates that the payment method attributes have major influence on the level of security, reward and transaction costs. It should be noted that debit card and credit transfer users are the most sensitive to a change in unit of security, cost and acceptance, and credit card users are more likely affected by the changes in reward. In terms of socio economic characteristics of households, age, education, income, and employment status of household heads have increased the probability to use more electronic payment methods with various result. The ease of access to banking significantly affects the use of all electronic payment methods. These variations may imply that policymakers are required to apply different strategies in different attribute of payment methods and social economics characteristics. The estimation result also indicate that the use model of payment methods is made via sequential decision a nested model , as the inclusive value showed the coefficient of 0.661, which remained consistent with utility maximization framework. This implies that one payment method is more likely to compete with another payment method of the same electronics payments than the payment methods of cash payment alternative. In conclusion, this study confirms attributes that are influential to further induce household's use of electronic payment methods.</i>