

CHAPTER I

INTRODUCTION

1.1 Background

Technology is now a necessity that is considered important for people around the world. Almost all aspects are supported by technology which is growing rapidly. The development of information and communication technology is currently very beneficial to the community. One of the current technological developments is in the payment system. Before recognizing the existence of non-cash payments, people used cash payment instruments in the form of banknotes and coins. However, with technological developments, people are more likely to make transactions using non-cash payments such as using ATM cards, credit cards, checks or e-money (Setiani, 2018) in sasnabila khayyirah at al (2022).

(Hendro, 2014) In Khayyirah at al (2022). The first means of payment known in this world is the barter system, which exchanges goods for goods. The difficulty in the barter system is what creates money. To simplify the process of exchange or in other words it can also be stated that money is defined as an object that is received as full payment for an item or service from someone who may not or may not yet know, with the discovery of money, the above constraints can be overcome, even the function of money is not only only as a medium of exchange, but instead switches to other functions that are much broader such as a unit of account, hoarding wealth or as a standard for repaying debt (Dermawan, 1992) in khayyirah at al (2022).

Plaza Laksamana Bengkalis is the first plaza on Bengkalis Island. Plaza Laksamana which is located on Jl. Yos Sudarso which is located in the city center. Plaza Laksamana was officially opened on December 13, 2011 which was inaugurated by the Regent H. Herliyan Saleh. Plaza Laksamana operates three floors. The first floor functions as a supermarket, the second floor is a clothing collection and restaurant (café), and the 3rd floor is a children's play area. Director of Plaza Laksamana said that with the existence of the first Plaza on Bengkalis

Island, it was hoped that it would become a market moment for local industrial entrepreneurs.



Figure 1.1 Plaza Laksamana
Source: XxMaps.com 2023

The development of the use of non-cash payment systems in Indonesia is supported by the "National Non-Cash Movement (GNNT)" in 2014 by BI. This movement aims to increase awareness of users of non-cash payment systems in financial transactions at various levels of society, including business people and government agencies. Based on an evaluation of Indonesia's readiness in implementing a cashless society conducted by Abbas (2017) in Febrinda at al (2022) Access to financial servicesl in Indonesia is still low. However, bank account ownership showed a positive movement until 2017, although it cannot be said to be fast and significant. In addition, the intensity of competition from local traders shows rapid development. Even so, it has not been supported by the condition of infrastructure and technology development which is experiencing a downward trend. Adjustment of the payment system in the people's market by

adding a non-cash payment option following the shift in consumer behavior is considered important to be able to compete with the modern market.

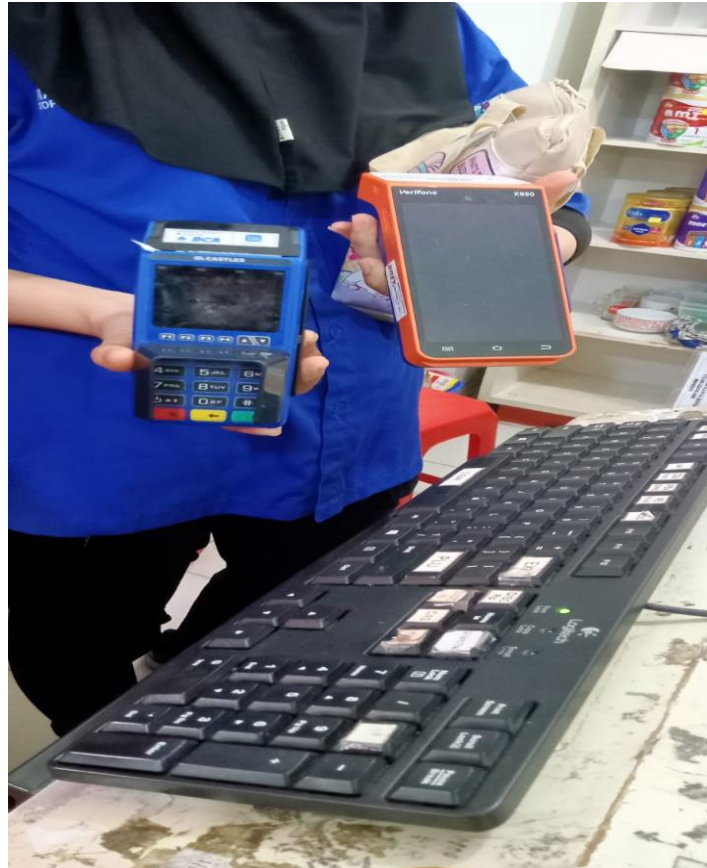


Figure 1.2 Non-Cash Transaction Tools

Source: Processed Data, 2023

Transactions through non-cash payments have an influence on economic growth in Indonesia. Based on the analysis conducted by Febriaty (2019) on the Febrinda at al (2022), transactions using e-money and credit cards have a positive effect on economic growth where if transactions increase by 1 million, transactions using e-money will increase economic growth by 0.25%, while transactions using credit cards will increase economic growth by up to 1.70%. In contrast to transactions using debit cards, an increase of 1 million transactions will reduce economic growth by up to 1.69%. This was caused by an increase in non-cash transactions due to a more consumptive society and a decrease in the demand for money in the community.

Based on the background above, this research will focus on discussing **“Analysis of The Ease And Usability On Non-Cash Transaction Service Quality At The Plaza Laksamana Bengkalis Shopping Center”**.

1.2 Fomulation of the Problem

Based on the background of the problems described above, what will be discusses in this study are : What are the ease and usability on non-cash transaction service at the plaza laksamana bengkalis shopping center?

1.3 Purpose of the Study

Based on the formulation of the problem above, the objectives of this study are as follows:

1. To find out and analyze the influence of ease on non-cash transaction services quality at the Plaza Laksamana Bengkalis shopping center.
2. To find out and analyze the influence of usability on non-cash transaction services quality at the Plaza Laksamana Bengkalis shopping center.
3. To find out and analyze the flulence of ease and usability on non-cash transaction services quality at the Plaza Laksamana Bengkalis shopping center.

1.4 Significance of the Study

Based on the objective information above, the authors can state the benefits of research, namely:

1. Theoretical aspect

In this study, researchers are expected to increase knowledge in matters relating to the theory of non-cash transaction services to consumers.

2. Practical aspect

It is hoped that this research can become an additional knowledge reference or reading source for other readers to find out how ease and usability influence the quality of non-cash transaction services..

3. In terms of society

It is hoped that this research can add insight regarding the influence of non-cash transactions.

1.5 Scope and Limitation of the Problem

Limitation of the problem is very necessary so that the discussion on research is focused and does not expand from the discussion, this the author limits the scope and limitations of the problem in this undergraduate thesis, namely focusing only on the potential of analysis of the ease and usability on non-cash transaction service quality at the plaza laksamana bengkalis shopping center.

1.6 Writing Sistem

To provide a clear picture of the writing of this research, a writing system was developed which contains information about the material discussed in each chapter. The systematics of this writing is as follows:

CHAPTER I : INTRODUCTION

Chapter 1 explains the background of the problem, the formulation of the problem, the research objectives, the benefits of the research, and the systematics of writing.

CHAPTER II: LITERATURE REVIEW

Chapter 2 describes previous research, the theoretical basis, the framework that is used as a guide in the proposal.

CHAPTER III: RESEARCH METHODOLOGY

Chapter 3 describes the location, time and object of research, types and sources of data, population and samples, sampling techniques, data collection techniques, data processing techniques, measurement scales, types of research, definitions of concepts and operational variables, research schedules and budgets.

CHAPTER IV: RESULT AND DISCUSSION

Chapter 4 explain or outlines the result and discusses after author conducted research based on data obtained through questioners and interview, observations and case studies

CHAPTER V : CONCLUSIONS AND SUGGESTIONS

Chapter 5 explain the conclusions and suggestions, explaining the conclusions and suggestions of the research that has been conducted