

Analysis of Perceived Benefits, Convenience, and Risk to the Effectiveness of Non-Cash Payments

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Abstract: Non-cash payments in Indonesia are the main payment method. Almost all people choose non-cash payments even if only to buy goods that are very simple. The most popular non-cash payments are non-cash payments via transfer and QR code. Public interest in the use of non-cash payments is welcomed by entrepreneurs, especially MSME entrepreneurs. SME business owners start using a non-cash payment system to increase sales because the non-cash payment system is considered effective in making payments. MSMEs in Indonesia especially in the Karawang area are increasing the use of non-cash payment systems, although in remote villages it is difficult to use non-cash payments but they believe that through non-cash payments have a positive impact on sales. The purpose of this study was conducted to determine how much perception of the benefits, convenience, and risk of non-cash payments to sales effectiveness. Data analysis in this research is using descriptive analysis and multiple regression. The results of this study show: (1) the perception of the benefits of non-cash payments to sales effectiveness is 96.8%, (2) the perception of ease of non-cash payments to sales effectiveness is 84.5%, (3) the perception of the risk of non-cash payments to sales effectiveness is 54.6%.

Keywords:- *Persepsi, Pembayaran Non Tunai, UMKM*

I. INTRODUCTION

The non-cash payment system is developing directly proportional to the rapid technological development. Technological developments in the field of business continue to be done to increase corporate revenues, both micro, small and medium enterprises. The development of technology combined with the development of the business world then created e-commerce. Suhir (2014) explains that the development of increasingly advanced technology makes the internet a media that is not only for communication, but also for shopping. E-Commerce benefits for companies or organizations is to be able to reach a large marketing area without having to spend a lot of cost for advertising.

The existence of sophistication in the payment system, followed also by the risks in it. McLeod and Schell, (2004) explain that opening a business transaction through the internet does not mean avoiding crime by other parties

as conventional transactions. The potential for crime in the form of fraud, piracy of credit cards (carding), illegal transfer of funds from certain accounts, and the like is very large if the security system (security) e-Commerce infrastructure is still weak. Therefore, the security of eCommerce infrastructure is an important and serious study for computer and information technology experts. E-Commerce is the activity of selling and buying goods or services through internet facilities. E-Commerce can be done by anyone with a business partner, without being limited by time and space. Suhir (2014) also explained that e-Commerce is an electronic trade where trading transactions, both buying and selling, are done electronically on the internet network.

In his research, Sabili (2018) explains that e-commerce is a business transaction in electronic networks such as the internet. Anyone who is connected to the internet can participate in e-commerce activities. Barkatullah (2005) divides e-commerce into 4 parts:

- Business between a company and other companies. For example business transactions that occur on the internet both from the offer, price negotiations, and payments.
- Business between companies and their customers, including gathering customer data, information about goods or payment of goods through electronic media.
- Business happens through internet media between customers or private individuals. For example online auctions, buying and selling online between individuals and others.
- In this transaction the consumer notifies the needs of a particular product or service, and suppliers compete to provide the product or service to consumers.

E-commerce has a variety of benefits that can be felt by all users. These benefits have been further elaborated by Suyanto (2003: 63) into three parts as follows:

- The benefits for the organization are expanding the market place to national and international markets, reducing the cost of making, processing, distributing, storing and searching for information using paper.
- The benefit for consumers is that it allows us to get access to information faster and allows customers to be able to shop or make other transactions 24 hours a day throughout the year from almost every location using Wi-Fi facilities.

- The benefit for the community is that it allows people to work inside the house and not have to leave the house to shop. This is directly related to decreasing the flow of traffic on the road and reducing air pollution and allowing a number of merchandise to be sold at lower prices. Types of e-Commerce e-Commerce classification is generally done based on the nature of the transaction.

According to Laudon and Laudon (2008: 63), eCommerce is classified as follows:

- Business to Consumer (B2C), which involves selling retail products and services to individual buyers. Example Barnesandnoble.com, which sells books, software and music to individual consumers.
- Business to business (B2B), involves selling products and services between companies. The ChemConnect website example is a site for buying and selling liquefied natural gas, fuels, chemicals and plastics.
- Consumer to Consumer (C2C), involving consumers who sell directly to consumers. Example eBay, a giant Web auction site, allows people to sell their goods to other consumers by auctioning them to the highest bidder. Trading mechanisms in the eCommerce system The buying and selling process in the eCommerce system that distinguishes it from the traditional buying and selling process is all processes starting from finding information about the goods or services needed, making an order, to making payments electronically through internet media.

In this case, there is an interesting discussion about the non- cash payment system that is not only discussing the benefits and convenience, but also needs to discuss the risks to sales effectiveness. Research results from Sahir et. al. (2014), it is known that there are three variables that have a significant influence on online purchasing decisions, namely risk perception, perceived convenience, perceived benefits. The results of research from Singgih and Bulan (2016) that that the perception of benefits has a positive and significant influence on interest in using, perceived ease of use has a positive and significant influence on interest in using, and risk perception has a negative and significant effect on interest in using.

A. Perceived Benefits, Convenience and Risk

Davis et al. (1989: 320) defines perceived usefulness as a belief in usefulness, which is the degree to which users believe that the use of technology / systems will improve their performance at work. Perceived usefulness is defined as the extent to which a person believes that the use of certain information systems will improve his performance. From this definition it is known that the perception of usefulness is a belief about the decision making process. If someone feels that the system is useful then he will use it. Conversely, if someone feels that the information system is less useful then he will not use it.

Ease of use (ease of use) is defined as the extent to which someone believes that using a technology will be free from effort (Jogiyanto. 2007: 114). Davis et al. (1989: 320) defines perceived ease of use as the belief in ease of use, which is the degree to which the user believes that the technology / system can be used easily and free from problems. The intensity of use and interaction between users and the system can also indicate ease of use.

Risk perception is a customer's perceptions of uncertainty and the consequences of unwanted conduct. According to Featherman and Pavlou (2002: 1035) Risk perception is a perception of uncertainty and unintended consequences of using a product or service. Some indicators used to measure risk perception according to Pavlou (2003: 77) are as follows:

- In the form of certain risks
- Loss
- Thought that risky

B. Sales Effectiveness

Non-cash payment systems are closely related to sales effectiveness. Resti Sugiwardani (2016) explains that the main conception to measure the work performance of sales force is efficiency and effectiveness. Efficiency is the ability to complete a job correctly, this is a calculation of the ratio between output (input) and input (input). An efficient salesperson is someone who achieves higher output (results, productivity, performance) than the inputs (labor, materials, money, machines, and time) used. In other words, a sales force that can minimize the cost of using resources to achieve a predetermined output is called an efficient salesperson. Or conversely, salespeople are called efficient if they can maximize output with a limited number of inputs. While effectiveness is the ability to choose the right goals or the right equipment for achieving the goals set. In other words, an effective sales force, if you can choose the work to be done or the right method (way) to achieve the goal.

Factors that influence sales effectiveness in Resti (2016) are also explained, namely:

- Effect of sales manager control systems with sales force performance Sales manager control systems can affect sales effectiveness. Research Grant and Cravens (1999) showed significant results for sales manager control system variables on sales effectiveness. Research Baldauf et al. (2001) the sales manager control system does not have a direct influence on the performance of sales force results in a sample of chief sales executives in the UK. While the performance of sales force behavior, behavior-oriented manager control has a negative effect. Research Baldauf et al. (2001) behavior-oriented management control strategies have a positive effect on sales effectiveness on a sample of chief sales executives in Austria.

- The influence of the level of selling experience with sales force performance. The level of selling experience will also affect the performance of salespeople. Ruston's research (2012) states that work experience has a positive influence on smart work and sales force performance. The results of Franke and Park's research (2006) state that the experience of a salesperson significantly influences the ability of a salesperson to adapt (smart work) and will directly affect the performance of a salesperson. Johlke's research results (2006) show the same effect, but the results are less satisfactory with a coefficient level of 0.42 this means that below the standard loading factor 0.5. Therefore, this research hopes to be able to re-measure with a more complex model of the effect of selling experience on salesperson performance.
- Effect of sales area design with sales force performance. Another factor that can affect salesperson performance is sales area design. Research Baldauf et al. (2001) and Grant et al. (2001) state that the design of a sales area can affect the performance of salespeople, because salespeople have clearer work responsibilities and a balanced workload through regional design. Study of Baldauf et al. (2001) found weak results in measuring the effect of sales area design on increased activity and final results. Whereas, the study of Grant et al. (2001) show that sales area design has a positive influence on behavioral performance and yield performance.
- Effect of sales area design on sales effectiveness. Another factor that can affect sales effectiveness is sales area design. Designing an effective sales area provides an important area for increasing the effectiveness of sales organizations. Management must determine exactly the number of customers for each salesperson, product responsibility, and geographical area. Research Baldauf et al. (2001) show that the design of the sales area is not significant to the effectiveness of sales. Whereas, the research of Grant and Cravens (1999) shows significant results for sales area design variables on sales effectiveness.
- Effect of sales force performance on sales effectiveness

Sales force performance can affect sales effectiveness. Kauppila Research (2007) has a positive effect on sales force performance on sales effectiveness. Sales effectiveness according to Feinberg and Kennedy (2008) is interpreted as a summary of the overall evaluation of the company's performance. Sales effectiveness and sales force performance are constructs that are conceptually different, although related (Kauppila et al. 2007). However, Feinberg and Kennedy (2008) stated predictors of the performance of salespeople that have been studied, namely organizational characteristics, environmental characteristics and characteristics of salespeople, still show weak results as antecedents of sales force performance and sales company effectiveness.

II. METHODOLOGY

A. Data Collection

In this study using primary data consisting of the results of questionnaires, interviews and observations. In the following details the types of data used in this study:

The questionnaire was prepared using a Likert scale consisting of the options of Strongly Agree, Agree, Fairly Agree, Disagree and Strongly Disagree with the scores used namely 5, 4, 3, 2, 1. The questionnaire was prepared using the theoretical basis contained in the literature review by the researcher. If the sample is large, the results will be better.

Interviews and observations were carried out on the basis interview and observation guidelines compiled based on the literature review. Interview and observation guidelines compiled based on the literature review. Interviews were conducted on respondents to support the results of interpretation of data analysis from the questionnaire.

B. Research

Sites

The location of this research survey is nine districts in the city of Karawang

C. Population and Sample

According Arikunto (2013) states that the sample is part or representative of the population under study. The determination of sampling is that if the study population numbered less than 100, then the samples taken are all, however, if the study population numbered more than 100, then the sample that can be taken is between 10-15% or 20-25% or more, depending more or less from: The ability of researchers seen from the time, energy and funds, the narrow breadth of the area of observation of each subject, because it involves a lot of little or little funds, the size of the risk borne.

Based on the description above, the authors determine the sample in this study, namely a maximum of 15% of MSMEs in 9 districts of each subdistrict selected as a sample of 112 MSMEs.

D. Data Analysis

Method

Regression method is used to conduct data analysis related to how much influence the perception of benefits, convenience and risk to sales effectiveness.

The equation used in this study for regression calculates how much influence the perceived benefits, ease and risk of sales effectiveness are:

$$Y = a + b X \quad (1) \text{ Information:}$$

Y = dependent variable

X = free variable

a = intercept

b = regression coefficient

III. RESULTS AND DISCUSSION

Prior to data analysis, the researcher conducted a validity and reliability test and then conducted a data analysis test used in this study which was confirmed to be valid, reliable and worthy of analysis. The following explanation in more detail:

A. Validity and Reliability Test Results

| No | Pearson | No | Pearson |
|----|---------|----|---------|
| 1 | 0.498 | 11 | 0.442 |
| 2 | 0.439 | 12 | 0.486 |
| 3 | 0.597 | 13 | 0.302 |
| 4 | 0.335 | 14 | 0.548 |
| 5 | 0.482 | 15 | 0.657 |
| 6 | 0.529 | 16 | 0.359 |

Table 1:- Test Validity

From the results of the overall validity test the value of t results is greater than the value of t table so that all data are said to be valid.

| Cronbach's Alpha | N of Items |
|------------------|------------|
| .868 | 12 |

Table 2: Reliability Tests

From the results of the overall validity test the value of Cronbach's alpha is greater than 0.600 so all data are said to be reliable.

B. Data Analysis Results

| Model | R | R Square | Adjusted Square | RStd. Error of the Estimate |
|-------|-------------------|----------|-----------------|-----------------------------|
| 1 | .984 ^a | .968 | .895 | 1.43040 |

Table 3:- Effects of perceived benefits on effectiveness

Based on the results of data analysis in table 3, it is known that MSME entrepreneurs have the perception that the use of non-cash payment systems has great benefits to achieve sales effectiveness. The benefit of using a non-cash payment system to the effectiveness of sales is 96.8% so that the use of a non-cash payment system is considered to be very useful and is very effective in increasing sales.

In other studies on the same theme, namely research from Suhir et. al. (2014), got research results that are in line with this study. It was explained that from the three risk perception variables, perceived ease and benefit perception together influenced the online purchasing decision. From the calculation of SPSS 13.0 for the F test it is known that $F_{count} = 31.096 > F_{table} 2.717$ with a significance of $0.000 < 0.5$. Individually known risk perception, perceived convenience and perceived benefit significantly influence online purchasing decisions. In addition to the F test and t test, the R2 test is known to be the R Square value of 0.545, which means the size of the independent variable on the dependent variable is 54.5%. testing of hypotheses that states that there is a joint effect

(simultaneous) of independent variables on variables online purchasing decisions can be accepted. Significant influence on online purchasing decisions are risk perception, perceived convenience, perceived benefits.

| Model | R | R Square | Adjusted Square | RStd. Error of the Estimate |
|-------|-------------------|----------|-----------------|-----------------------------|
| 1 | .919 ^a | .845 | .847 | 1.95046 |

Table 4:- Effect of perceived ease of effectiveness

Based on the results of the data analysis in table 4, it is known that MSME entrepreneurs have the perception that in the use of non-cash payment systems it is very easy to achieve sales effectiveness. The ease of use of the non-cash payment system to the effectiveness of sales is 84.5% so that the use of a non-cash payment system is considered very easy to use and is very effective in increasing sales.

The results of this study are in line with the results of Singgih and Bulan (2016) research, namely that the perception of benefits has a positive and significant influence on interest in using, perceived ease of use has a positive and significant influence on interest in using, and risk perception has a negative and significant effect on interest in using. Suggestions that can be given in this study to the issuer of electronic money is to increase interest in using electronic money by increasing the benefits and ease of use of electronic money through collaboration with various traders. Electronic money issuers must improve the quality and security of electronic money in order to reduce the level of risk of using electronic money.

| Model | R | R Square | Adjusted Square | RStd. Error of the Estimate |
|-------|-------------------|----------|-----------------|-----------------------------|
| 1 | .738 ^a | .546 | .477 | 2.54242 |

Table 5:- Effects of risk perception on effectiveness

Based on the results of the data analysis in table 5, it is known that MSME entrepreneurs have the perception that the use of non-cash payment systems on the other hand also has a considerable risk to achieve sales effectiveness. Risks in the use of non-cash payment systems to the effectiveness of sales are 54.6% so that the use of non-cash payment systems is considered quite risky as well as their use in increasing sales.

In line with the results of research from Sibili (2018) that (1) there is a positive influence of ease of use on consumer attitudes in online shopping, as evidenced from the t value of 2.051; significance value of 0.042 < 0.05. and a regression coefficient of 0.137; (2) there is a positive influence of usability on consumer attitudes in shopping, as evidenced from the t value of 4.116; a significance value of 0,000 < 0.05. and a regression coefficient of 0.344; (3) there is a positive influence of risk perception on consumer attitudes in online shopping, as evidenced by the t value of 3,600; a significance value of 0,000 < 0.05. and a regression coefficient of 0.236; (4) there is a positive influence of convenience on consumer

attitudes in online shopping (studies on Lazada.com online stores), evidenced from the t value of 2.108; significance value $0.036 < 0.05$; and a regression coefficient of 0.171; (5) and there is an influence of ease of use, usability, risk perception and convenience together on consumer attitudes in online shopping (studies at Lazada.com online stores) as evidenced by the calculated F value of 25.974 and a significance value of 0.000.

IV. CONCLUSION

The results of this study show: (1) the perception of the benefits of non-cash payments to sales effectiveness is 96.8%, (2) the perception of ease of non-cash payments to sales effectiveness is 84.5%, (3) the perception of the risk of non-cash payments to sales effectiveness is 54.6%. Based on the results of data analysis, it is known that MSME entrepreneurs have the perception that the use of non-cash payment systems has benefits, convenience and also a large risk to achieve sales effectiveness. The perception of benefits, convenience and risks in the use of a non-cash payment system to the effectiveness of sales are very large so the use of a non-cash payment system is considered to be very useful and easy to be used but its have risks in increasing sales effectiveness.

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