



## STUDENT SATISFACTION IN USING THE APPLICATION OF NON-CASH TRANSACTIONS

Intan Indah Eka Fitri<sup>1\*</sup>, Isnaniah Muslim<sup>2</sup>, Nadila Rahayu Putri<sup>3</sup>, Zul Azmi<sup>4</sup>

Program Studi Akuntansi, Fakultas Ekonomi dan Bisnis  
Universitas Muhammadiyah Riau

Corresponding author: [190301052@student.umri.ac.id](mailto:190301052@student.umri.ac.id)

### INFORMASI ARTIKEL

### ABSTRACT:

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Satisfaction level, application, cashless transaction.

*This study aims to determine the level of student satisfaction in the use of non-cash payment applications. This type of research used a qualitative approach, by conducting interviews and observations as data collection techniques. In addition, the author also uses a literature study by reading some of the literature that supports the problems studied through previous journals to strengthen the data in the study. The results of research on students of the Faculty of Economics and Business, Universitas Muhammadiyah Riau stated that they rarely use non-cash payment applications. It is known that some students often use cash or cash payments. One of the reasons is because students get pocket money from their parents in cash so that students use it for their payment activities.*

## INTRODUCTION

By both nationally and globally, technological developments run dynamically which can be seen from the number of people who use technology for their daily lives (Danuri, 2019). In relation to payment for a product, technology plays an important role at this time and is also the main alternative for society in this modern era. The payment system for a product payment, usually through cash in cash, but has developed a non-cash payment system. (Tarantang et al., 2019).

This is supported by the increasing number of companies or shopping centers in Indonesia that accept non-cash payment transactions or which are better known as *e-money*. These transactions



are faster, safer, more comfortable, easier and more efficient in transactions, so that is the reason the Indonesian people have a great response to the non-cash payment system and this non-cash payment system has been developed by the Bank and non-Bank as the organizer payment system in Indonesia.

When in this case, companies must be creative and innovative in order to attract the attention of customers, by offering services and facilities provided to provide convenience to a large audience. (Apriyanti, 2020). Technological developments must be put to good use, especially in the payment system. Changes made will have an impact on customer satisfaction. Technological advances in payment activities have brought people to make their activities easier. (Houston, 2019). People who previously only knew cash payment systems, but now have non-cash payments (Giswandhani & Hilmi, 2020).

Bank Indonesia also explained that in relation to the cashless society culture in Indonesia, in 2014, the program was carried out in the form of the "National Non-Cash Movement" in press release No. 16/58/Dkom (Aly & Trianasari, 2020). It was explained in detail that the relationship was to increase public awareness in terms of using non-cash instruments, thus gradually forming. People are becoming more fond of using non-cash instruments when making payments or transactions when buying.

In Indonesia, it is also inhabited by more than half of the population belonging to generation z, where generation z amounts to approximately 71.509,082 people (census.bps.go.id, 2020; accessed 16 May 2022). With Generation Z's flexible lifestyle, they are so dependent on technology that Generation Z cannot be separated from today's technology. For example, in the use of cashless payment applications, which give them convenience in transacting anytime and anywhere. This research is oriented towards students of the Universitas Muhammadiyah Riau who are included in the Generation Z category, which aims to: determine the level of student satisfaction in the use of non-cash payment applications.

## METHOD

The approach to this writing is a qualitative approach, where the researcher conducts interviews as a data collection technique which is carried out by way of question and answer orally and directly with the data source or subject in the study (Azmi et al., 2018). In addition, the author also uses a literature study by reading some of the literature that supports the problems studied through previous journals to strengthen the data in the study.



Sources of data in qualitative research are words or actions, additional data such as documents and others. What is meant by words and actions, namely the words and actions of people who are observed or interviewed are the main (primary) data sources.

Primary data is data obtained directly through observations and interviews with informants or respondents. Researchers will conduct interviews with informants to dig up information about student satisfaction with the use of non-cash payment applications at the Universitas Muhammadiyah Riau.

Data collection methods in this study used interviews and observation. Interview is a form of communication between two people, which involves someone wanting to get information from another person by asking questions with a specific purpose. This interview is intended to obtain data related to student experiences regarding the opinions, satisfaction and knowledge of the informants. Informants in this study were students of the Faculty of Economics and Business, Universitas Muhammadiyah Riau.

Observation or observation is a human daily activity by using the five senses of the eye as the main tool in addition to the other senses. Therefore, observation is an individual's ability to use the eye senses and other senses. Here the researcher chooses his role in the phenomenon being studied, being a pure observer or an actor as well as an observer. Often in qualitative research, researchers have involvement in the phenomenon under study, because it can provide a deeper understanding of the phenomenon under study (Efferin, 2004). In accordance with the purpose of the study, which wanted to describe in detail how the behavior of student satisfaction caused by non-cash payment facilities carried out by students at the Universitas Muhammadiyah Riau.

The reason researchers use qualitative methods is because they can directly present the relationship between research and respondents are more sensitive. The qualitative method is a research procedure that produces descriptive data in the form of written or spoken words from the behavior of the people being observed (Moleong 2002). Qualitative research is always descriptive where data is collected in the form of words, pictures, without involving numbers. The stages of qualitative research according to Moleong (2002) consist of three stages, namely the pre-field stage, the field work stage, and the analysis stage.

1. The pre-field stage is the activity of compiling research designs, selecting research fields, obtaining permits, conducting field assessments, selecting and utilizing informants, preparing research equipment and reading the norms, values and ethics applied to the research setting.



2. The fieldwork stage is the core of the research. The results of qualitative research depend on the researcher's ability to deal with this session. The fieldwork stage consists of the process of understanding the research setting and self-preparation, entering the field, collecting data.
3. The data analysis stage, after the researcher has obtained sufficient data, the researcher must analyze the data properly. This stage is the final stage carried out by researchers. Data analysis is needed to explore the findings found in the fieldwork stage and as a basis for drawing conclusions.

## RESULT AND DISCUSSION

In the development of technology provides many benefits to today's young generation, but only It is the generation that is able to adapt who can control technology, including students who become the millennial generation. In today's millennial generation, students should be able to adapt quickly, because technology can help and facilitate them in their daily lives. One of them is the use of non-cash payment applications to meet their daily transaction needs. There are various features and ease of use of the application, which makes them interested in taking advantage of the current development of financial technology.

Based on the results of research on students of the Faculty of Economics and Business, University of Muhammadiyah Riau, it is stated that students rarely use non-cash payment applications. It is known that some students still often use cash or cash payments. This is because students get pocket money from their parents in cash so that students in their daily transactions are in cash. However, not all students make transactions in cash, there are some students who use non-cash or cashless payments. Students who use non-cash or cashless transactions usually fill in the balance first in the non-cash payment application, so that the student can make payments for the purchase of a product. The factor is that students from the Faculty of Economics and Business at the Universitas Muhammadiyah Riau still use cash transactions because within the scope of the university, especially in the canteen, they have not used non-cash payments. So that 70% of students still use cash payments, while 30% have been able to adapt to current technological advances.

The order or stages of purchase are carried out, in making payments, students expect payment for products in the form of goods or services that are in accordance with their wishes or expectations. If it is in accordance with what students expect, they will feel happy and satisfied in non-cash payments. When the convenience is actually realized, the non-cash payment method of a product in the form of goods or services can be called a success so that students as users will be



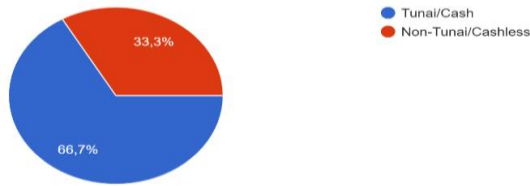
happy and satisfied. Students in realizing a sense of satisfaction, including by comparing the ease of use of applications regarding how to pay for a product in the form of goods or services. Students will show their satisfaction with the non-cash payments they make. By continuing to use the non-cash payment application continuously. In addition, the use of non-cash payment applications also provides cashback points and attractive promos to increase student satisfaction. students have realized that at this time electronic money transactions tend to be faster and feel more comfortable because users do not have to carry cash or have to take change when they process payments, on the other hand this is able to avoid mistakes at the time of payment. refund calculation for customers. In addition, in terms of payment processing time, if it is done using money electronically, it will be much faster if you pay by credit card, then ATM and debit. On the other hand, there is also the convenience that the value of money or balance can easily be refilled without a complicated process. But behind the advantages of the non-cash payment application, students must be able to control themselves in transactions so they are not trapped in a consumptive lifestyle and can be wiser in using today's technology.

With this non-cash payment, it has several obstacles, such as requiring internet quota, users must ensure that the cellphone battery is always full, and the balance in the application must be available. For the risk itself, in non-cash payments, it is common to forget pins, there is a crime in transactions that can break into the user's balance, there are admin fees during transactions as well as in making payment transactions, users often neglect to write down the nominal when making payments. So that in order to avoid errors in transactions, the user should re-check the nominal to be sent first. Therefore, users are strictly prohibited from giving pins or passwords to just anyone. This action is taken to minimize the occurrence of errors when transacting. Figure 1 is the process of interviewing students from Accounting Department, Universitas Muhammadiyah Riau which was carried out in the campus environment.



**Figure 1**

(source : accounting student at Universitas Muhammadiyah Riau, 2022)



**Figure 2**  
**Types of Transactions Among Students**

Based on Figur 2 above, students who use non-cash payment applications are 66.7% while students who do not use non-cash payment applications are 33.3%. So it can be concluded from the table, that students still rarely use non-cash payment applications, even though there are quite a few students who know the convenience and advantages of non-cash transactions.

## CONCLUSION

It can be concluded in this study that students of the Faculty of Economics and Business, Universitas Muhammadiyah Riau, rarely use non-cash payment applications, this is because students use cash payments more. then there are still many outlets that do not provide non-cash payments. And also there are still many students who do not understand how to transact non-cash. Due to the lack of socialization in the use of non-cash transactions. In using non-cash transactions, there are still a lot of people who doubt and feel afraid of failure in the application system.

Students should be able to adapt to the digitalization era, especially in the progress of payment transactions that can provide convenience when transacting. And also students are one of the nation's pioneers for the progress of the Indonesian state in the future. Especially simple things in everyday life such as transacting using non-cash payment applications. For further research, in order to be able to develop ideas

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