

ONLINE DIGITAL TRANSACTIONS AS A SOLUTION FOR NATIONAL ECONOMIC RECOVERY DURING THE COVID-19 PANDEMIC

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Abstract

The Covid-19 pandemic has impacted face-to-face restrictions, which from a financial perspective reduces cash transactions. Payment with a cashless payment method is currently the leading choice of the community. Digital transactions are one way to anticipate the spread of viruses. This article aims to find out the behavior of the public towards the Cashless Payment method in financial transactions. The study uses a qualitative phenomenological approach. Through qualitative approaches, it is found that people's behavior in digital transactions is more due to humanitarian reasons. The community considers that the Covid-19 pandemic is a shared responsibility for that there needs to be mutual care. New Normal in the view of society is a form of learning in the form of increasing concern for self, society, and God. The follow-up of the results of this study encourages authors to conduct further research using quantitative approaches through multiple regression analysis. Further investigation showed that the use of Cashless Payment affects increasing spending, where simultaneously the increase in expenditure is directly proportional to the rise in bills, consumerism of food via online, shopping for drugs and vitamins, and sharing behaviors (Jogo Tonggo).

Keywords: Online digital, transaction, cashless payment, economic recovery, covid-19

Abstrak

Pandemi Covid-19 telah berdampak pada pembatasan tatap muka, yang dari perspektif keuangan mengurangi transaksi tunai. Pembayaran dengan metode pembayaran nontunai saat ini menjadi pilihan utama masyarakat. Transaksi digital merupakan salah satu cara untuk mengantisipasi penyebaran virus. Artikel ini bertujuan untuk mengetahui perilaku masyarakat terhadap metode Pembayaran Nontunai dalam transaksi keuangan. Penelitian ini menggunakan pendekatan fenomenologi kualitatif. Melalui pendekatan kualitatif, ditemukan bahwa perilaku masyarakat dalam transaksi digital lebih disebabkan oleh alasan kemanusiaan. Masyarakat menganggap bahwa pandemi Covid-19 merupakan tanggung jawab bersama untuk itu perlu ada saling peduli. New Normal dalam pandangan masyarakat merupakan bentuk pembelajaran berupa meningkatnya kepedulian terhadap diri, masyarakat, dan Tuhan. Tindak lanjut dari hasil penelitian ini mendorong penulis untuk melakukan penelitian lebih lanjut menggunakan pendekatan kuantitatif melalui analisis regresi berganda. Penyelidikan lebih lanjut menunjukkan bahwa penggunaan Cashless Payment mempengaruhi peningkatan pengeluaran, di mana secara bersamaan peningkatan pengeluaran berbanding lurus dengan kenaikan tagihan, konsumerisme makanan melalui online, belanja obat-obatan dan vitamin, dan perilaku berbagi (Jogo Tonggo).

Kata kunci: Digital online, transaksi, pembayaran nontunai, pemulihan ekonomi, covid-19

Introduction

The changing times have also given birth to technological changes that develop in line with significant changes in the concept of trade (Hardiky et al., 2021). The Industrial Revolution 4.0 gave birth to the digital revolution, in which various aspects of human life were introduced to integrated electronic systems. The era of the digital economy gave birth to multiple companies, start-ups, and

new business opportunities that rely on ease through connectivity. Digital payments are among these conveniences (Sari, 2021).

In the world of finance, transactions are not only done through “*kartal or giral*” money but also through *Financial Technology (Fintech)*, where finance and technology are combined to form a new payment system without involving cash (Zada & Sopiana, 2021).

Bank Indonesia noted that the trend of digital payments shows an increase from year to year. Even recorded the highest growth from 2015 to 2019, as illustrated as follows:



Figure 1. Non-Cash Transactions 2015-2020.
 Source: (Wijaya & Mulyandi, 2021)

This indicates society is beginning to abandon time-honoured traditions of using cash. But on the other hand, in 2020, there is a decrease in the use of payments or digital transactions caused by the sluggish Indonesian economy due to the Covid-19 pandemic. Ratih It even illustrates the contrast of the Indonesian economy, especially in the second quarter of 2020, reaching 5.32%, caused by declining household consumption (minus 5.6%) and investment (minus 8.6%) (Ratih, 2021). It was at this time that the beginning of large-scale social restrictions /PSBB was imposed.

On the one hand, people still rely on cash transactions, but on the other hand, there is a public assumption that cash can be a means or medium in spreading the virus. That's why some people are switching to using digital transactions as a way out. Humairoh is then called *Less Cash Society*, Where people prefer to use non-cash in transactions (Humairoh et al., 2020). Guided by the speed and efficiency of transactions, the non-cash community / *Less Cash Society* is expanding. The development of e-commerce also supports this as a new medium in business (P & Permana, 2018). By the same definition, (Tazkiyyaturrohmah, 2018) Call it by *Cashless Society*. It is this society that contributes to the progress of the economy globally.

In line with this, (Katon & Yuniati, 2020) said some people choose to interact using electronic systems because of concerns about the spread of the virus through physical money. In addition, face-

to-face with sellers and interaction with other buyers also encourages worries about the transmission of the Covid-19 virus.

The Covid-19 pandemic has caused various sectors of the Indonesian economy (Darmayanti et al., 2020). But on the other hand, during the pandemic, some online business sectors were able to prove able to maintain their existence by prioritizing payments or digital transactions (Iswiyanti, 2021). One example is 2 (two) large *e-commerce* providers that remain and are even able to increase shopping activities, as illustrated as follows:

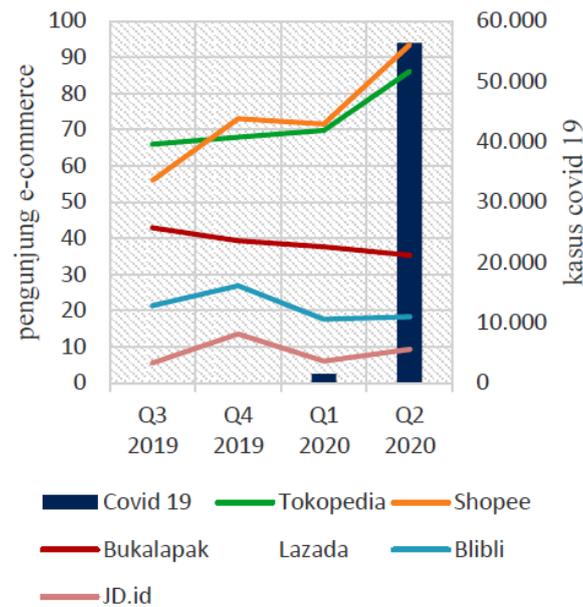


Figure 2. Growth of E-Commerce Visitors
 Source: (Permana et al., 2021)

Today's society has been facilitated in various transactions due to the existence of supporting facilities and infrastructure. Both *e-money* and *e-wallet* are a form of ease of transaction offer (Mulyana & Wijaya, 2018). An *E-wallet* or *digital wallet* itself is an online application that serves to conduct digital transactions. Its development is increasingly rapid and increasingly supported by technology connected to *smartphones*. Jambi, South Sumatra, South Kalimantan, Gorontalo, North Sulawesi, Jakarta, Central Java, East Java, West Java, and Yogyakarta are the 10 (ten) provinces with the largest digital wallet users in Indonesia.

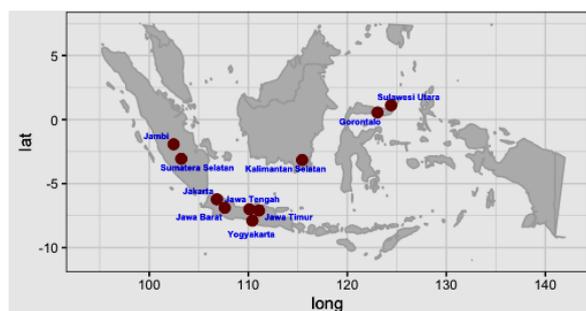


Figure 3. Digital Wallet Users in Indonesia
Source: (Kusumawardhani & Purnaningrum, 2021)

Aulia even mentions that digital wallets for its users are an integral part of digital transactions (Aulia, 2020). Ease of buying goods, transaction ease, and *top-up* balances are the keys to the success of digital wallets or *e-wallets* (Nawawi, 2020).

Based on the above article, this article aims to discover public knowledge in digital transaction behavior as part of the national economic recovery solution in the Covid-19 pandemic. In addition, this paper also identifies various factors related to people's behavior in conducting digital transactions.

Methods

This research is combined research using qualitative and quantitative approaches. Through a qualitative phenomenological approach, data is obtained through interviews, observations, and documentation. At the same time, data analysis uses triangulation until it reaches the conclusion withdrawal stage. This conclusion is further used to determine the various factors influencing cashless payment behavior during the Covid-19 pandemic. The sampling technique used is *proportionate stratified random* sampling. Data analysis used includes multiple regression analysis, t-test, F test, and determination coefficient tests.

Results and Discussion

The Covid-19 pandemic has given rise to new habits that exist in the community, including maintaining distance. One of the things that can be done in implementing it is through reduced mobility and face-to-face, including economic activity. Today's society is starting to familiarize itself with the pattern of financial transactions via the internet or digital, often referred to as *Cashless Payment*.

Public awareness in using digital transactions is more motivated by the Covid-19 virus. The interviews showed that most respondents realized that pandemics are a shared responsibility. Everyone does what they feel capable of doing. Those accustomed to using digital transactions can be further improved and even invite others to do the same. This is due to the obligation to keep in a state of preventing crowds (in shopping or buying goods) and reducing mobility.

The community considers that the Covid-19 pandemic is a shared responsibility for that there needs to be mutual care. In people's view, Pandemic times are a form of lessons in the form of increasing concern for self-esteem, society, and God.

Some respondents realize that the increasing turnover of cash in a country will increase the potential for inflation. This is also behind the behavior of digital transactions. In line with the results of this study, (Tarantang et al., 2019) said economic behavior by using digital transaction methods

indirectly minimizes the occurrence of inflation in Indonesia that can be caused by the amount of money circulating in the community.

The similarity gained from this study is that there is a phenomenon of increased spending in line with the use of digital transactions. This is reinforced by the ease of transacting and conditions that force people to be in a pandemic situation with various activity limitations. Wasiaturrahma also said in his research that the use of debit cards or ATMs has a positive and significant effect on cash (Wasiaturrahma et al., 2019).

Based on the results of this study, researchers conducted further research using quantitative approaches, which can be explained as follows:

Data in quantitative research is obtained through data on the results of the questioner in the form of factors that affect Cashless Payment activities, namely: increased electricity and water bills (PT), food consumerism via online (MO), drug and vitamin (OV) spending, data quotas or internet packages (PI), and sharing/maintaining stairs (JG). Through calculations with the help of SPSS obtained the following results:

Table 1. Multicollinearity Test

Type	Collinearity Statistics	
	Tolerance	VIF
PT	0.280	3.571
MO	0.272	3.695
OV	0.348	2.856
PI	0.244	3.920
JG	0.357	2.675

Through the Multicollinearity Test, it is found that there is no multicollinearity in all free variables. This is shown through an overall tolerance value of more than 0.1 and a *Variance Inflation Factor* (VIF) value of less than 10. The Multicollinearity test shows the entire prerequisite test has been met.

Tabel 2. t-Test

Type	B	Std Error	Beta	T	Sig	Tolerance	VIF
(const.)	0.450	0.125		3.537	0.001		
PT	0.033	0.009	0.275	3.629	0.000	0.280	3.571
MO	-0.008	0.008	-0.073	-0.945	0.348	0.271	3.695
OV	0.024	0.007	0.232	3.405	0.001	0.349	2.856
PI	0.022	0.008	0.208	2.608	0.010	0.254	3.920
JG	0.036	0.007	0.359	5.455	0.000	0.374	2.675

The results of the t-test show that part of the effect of free variables on cashless payment behavior can be explained as follows:

1. Through *Jogo Tonggo* has a significant influence on the behavior of conducting digital transactions /Cashless Payment. This is indicated through a calculated t value greater than the table's t value.
2. The increase in bills has a significant effect on the behavior of conducting digital transactions /Cashless Payments. This is also shown through the value of t calculated greater than the value of t table.
3. Consumerism of food online has no significant effect on the behavior of making digital transactions /Cashless Payment. This is also shown through the value of t calculated, which is less than the t table value.
4. Spending on drugs and vitamins has a significant effect on making digital transactions /Cashless Payment. This is also shown through the value of t calculated greater than the value of t table.
5. The increase in data needs/internet quotas significantly affects conducting digital transactions /Cashless Payments. This is also shown through the value of t calculated greater than the value of t table.

Next, test F is performed to see the influence of variables simultaneously, as follows:

Table 3. F-Test

Type	Sum of Squares	df	Mean Square	F	Sig
Regression	21.533	5	4.271	98.697	0.000
Residual	5.355	124	0.044		
Total	26.718	129			

Based on the Test table F above, it is known that F calculates greater than F table, which means that the entire variable includes: increased bill Electricity and Water (PT), food consumerism via online (MO), shopping for medicines and vitamins (OV), data quotas or internet packages (PI), and sharing behavior/*take care of the stairs* (JG), significantly affects the behavior of conducting digital transactions/Cashless Payment.

The magnitude of the influence of each variable can be known through the Coefficient of Determination Test, as follows:

Table 4. Coefficient of Determination (R^2)

R	R Square	Adj, R Square	Std Error	R Square Change	F Change	df1	df2	Sig F Change
0.894	0.799	0.791	0.208	0.799	98.697	5	124	0.000

Based on the Coefficient of Determination Test above, it can be known that the value of Adj. R Square is 0.791 or 79.1%. This shows that the large variable influence of increased electricity and water bills (PT), food consumerism via online (MO), drug and vitamin shopping (OV), data quotas or

internet packages (PI), and the behavior of sharing/*keeping stairs* (JG) against the conduct of making digital transactions /Cashless Payment is 79.1%. The remaining 20.9% was determined by other variables not studied in the study.

The results showed that *the Stair Guard* had a significant effect on doing digital transactions /Cashless Payment. *Keeping the stairs* themselves is an activity to support each other in the form of material and non-material assistance. Material assistance can be across in the form of food. In not seeing each other face to face, food is ordered through an online application and delivered to the destination. This requires digital transactions. As various start-up companies are vociferous in promotion, more and more people are choosing this alternative. It is this choice that will influence others to do the same. In this regard, (Wijaya & Mulyandi, 2021) affirmed that digital transactions are a new payment culture in individuals. Considering the individual as a social being is in a group, then indirectly, the new payment culture with digital transactions will affect other individuals in that group.

It's no surprise that digital transactions continue to increase. According to (Situmorang 2021), consumer behavior significantly affects the decision to use electronic money. In line with this, Rizkiyah said, in the era of the industrial revolution 4.0, consumer behavior is influenced by the cashless payment phenomenon (Rizkiyah et al., 2021).

The increase in bills has a significant effect on the behavior of conducting digital transactions /Cashless Payments. Electricity and water bills have increased in pandemic times. This is due to the recommendation to work from home (Work From Home/WFH), which makes many people spend more time at home. Rangkuty noted that *the physical distancing* policy had been proven to have increased the volume of transactions needed by Indonesian people by using digital transactions (Rangkuty, 2021).

The results showed that drugs and vitamins also significantly affect making digital transactions / Cashless Payments. The Covid-19 pandemic is a medical pandemic, so people flock to consume various medicines and vitamins to boost immunity. The public assesses the health condition there is a price to pay, so he decided to do something related to his health to prevent the transmission of the virus. This belief (Ika Febrilia et al., 2020) is the behavior of *self-efficacy*, where *self-efficacy* itself is a form of religion in oneself that what is done and decided has been through consideration, and one is confident in the decision. Decisions in this regard include the decision to choose a treatment and spend money on drugs by making payment changes, from traditional to digital transactions.

The increase in data needs/internet quotas significantly affects conducting digital transactions /Cashless Payments. Aulia said one of the reasons for public interest in digital transactions is the enjoyable experience when transacting and the benefits of easy transactions (Aulia, 2020). On this basis, people find it easier to live a pandemic, even if only in the house. It is not strange if-then (Nasution et al., 2021), in their research, stated that 39.9% of the public agreed with the existence of

digital transactions during the Covid-19 pandemic and will continue to be improved when coming out of the pandemic period.

The advancement of digital technology affects the financial aspect and can create itself into a new business based on *financial technology*. Improving the facilities and infrastructure of the internet, information and technology needs, and the familiarity of a society is one of a country's indicators that can be estimated as a developed Country (Ilman et al., 2019).

Entrepreneurs today are required to master knowledge and capabilities in *financial technology*. Business people, in this case, are required to be able to adapt to the changing times (Yasa et al., 2020). In line with this, (Almaida & Imanullah, 2021) mentioned that society should ideally adapt to the times in terms of finance. Business behavior with *cashless* and *cardless methods* itself can provide added value in economic terms. That's why this behavior is considered an alternative solution to financial problems in Indonesia (Marlina et al., 2020). Even payment service companies or digital transactions have to think about the appearance of payment applications or displays on the web that provide comfort and are by the character desired by its users (Rahmawati & Maika, 2021).

The digital economy has business (business resilience) resilience, thus having a positive and significant impact on economic growth (Nizar & Sholeh, 2021). During the Covid-19 pandemic, it was proven that some companies were able to survive and even be able to increase revenue through increasing the number of transactions. This shows that the digital economy can sustain the economy to continue to run. In other words, the digital economy affects economic growth.

Conclusion

Some communities have followed up the advice to participate in breaking the chain of coronavirus spread in terms of economic activities, one of which is conducting digital transactions /Cashless Payment. This activity indirectly increases people's financial expenditures. On the other hand, some factors that affect spending are increased electricity and water bills, spending on medicines and vitamins, internet data quotas, and sharing behavior (*Keep the Stairs*). Digital transactions /Cashless Payment indirectly has 2 (two) major impacts on the economy in Indonesia. *First*, avoid the large circulation of cash in the community that can cause inflation; second, help minimize the community's mobility, which will ultimately reduce the potential of contracting Covid-19. Thus, Indonesia is getting faster out of the pandemic period to a new life.

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