

ABSTRACT

ANALYSIS OF NON-CASH TRANSACTIONS IN INDONESIA (CASE STUDIES BEFORE AND DURING THE COVID-19 PANDEMIC)

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Technological advances and innovations in payment habits have made people start switching to using non-cash transactions. Non-cash payments are considered safer, especially during the Covid-19 pandemic because it can reduce the spread of the corona virus. This study aims to determine the significant changes between non-cash transactions on electronic money, credit cards and ATM/Debit cards in Indonesia in the 12 months before and 12 months during the Covid-19 pandemic. This study uses the Paired Sample t-test analysis method with time series data on the total value of electronic money transactions, credit cards and ATM/Debit cards for the period April 2019 – March 2021. The results of this study indicate that there are significant changes in the value of electronic money and card transactions. credit card transactions, and there were no significant changes in the value of ATM/Debit card transactions before and during the Covid-19 pandemic.

Keywords: Covid-19 Pandemic, Electronic Money Transaction Value, Credit Cards, ATM/Debit Cards.

ABSTRAK

ANALISIS TRANSAKSI NON TUNAI DI INDONESIA (Studi Kasus Sebelum dan Saat Pandemi Covid-19)

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Kemajuan teknologi dan inovasi dalam kebiasaan pembayaran membuat masyarakat mulai beralih menggunakan transaksi non tunai. Pembayaran non tunai dinilai lebih aman terutama pada masa pandemi Covid-19 karena dapat mengurangi penyebaran virus corona. Penelitian ini bertujuan untuk mengetahui perubahan yang signifikan antara transaksi non tunai pada uang elektronik, kartu kredit dan kartu ATM/Debet di Indonesia pada 12 bulan sebelum dan 12 bulan saat pandemi Covid-19. Penelitian ini menggunakan metode analisis *Paired Sample t-test* dengan data *time series* jumlah nilai transaksi uang elektronik, kartu kredit dan kartu ATM/Debet periode April 2019 – Maret 2021. Hasil penelitian ini menunjukkan bahwa terdapat perubahan yang signifikan pada nilai transaksi uang elektronik dan kartu kredit, serta tidak terdapat perubahan yang signifikan pada nilai transaksi kartu ATM/Debet sebelum dan pada saat pandemi Covid-19.

Kata kunci: Pandemi Covid-19, Nilai Transaksi Uang Elektronik, Kartu Kredit, Kartu ATM/Debet.