ANALYSIS OF GOVERNMENT'S ELECTRONIC MONEY POLICES IMPACT ON THE PEOPLE OF TEBING TINGGI CITY'S DECISION ON ELECTRONIC MONEY USAGE

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Abstract

The aim of this study is to examine the impact of government policy related to electronic money on the decisions of the people of Tebing Tinggi to use electronic money in transactions. There are at least five important government policies related to the usage of electronic money, namely policies for non-cash payment providers registered with Bank Indonesia (BI), policies for applying limits for electronic money storage balances, payment standardization policies, policies for electronic money as a substitute for tickets and policies for disbursing electronic money balances. This research was conducted to the people of Tebing Tinggi with 399 samples. Sampling using simple random sampling technique. The type of data used in this study is primary data collected using questionnaire. Methods of data analysis is using multiple linear regression analysis method. The results of the analysis show that the policies of non-cash payment providers registered with BI, policies for applying limits on electronic money storage balances, payment standardization policies, and policies for partial disbursement of electronic money balances have a positive and significant impact on the decision of the people of Tebing Tinggi to use electronic money. Meanwhile, the electronic money policy as a substitute for tickets has a positive effect but not significant.

Keywords: *Government policy, electronic money, usage decision*

1. INTRODUCTION

The circulation and use of electronic money in North Sumatra showed positive growth. According to Bank Indonesia (2021), the value of electronic money transactions in the first quarter of 2021 reached IDR 2.26 trillion, an increase of 56% (yoy) compared to the previous quarter which grew by 3% (yoy). Furthermore, the second quarter of 2021 reached IDR 2.5 trillion, an increase of 84% (yoy). This positive growth in electronic money transactions was followed by a rapid growth in the number of electronic money users, where from 3.15 million users as per September 2021 to 3.30 million users as per October 2021.

The use of electronic money in North Sumatra has not been evenly distributed, as shown by data on electronic money transactions in North Sumatra in 2019, namely 892,800 transactions or 62% of the 1.44 million transactions came from Medan. The remaining 38% comes from Deli Serdang, Binjai, Tebing Tinggi and Pematang Siantar. Digital wallet users are also still centralized in Medan. In 2019, as many as 70% of North Sumatra digital wallet users were in Medan.

The main problem with this study is that the use of electronic money in Tebing Tinggi has not been popular and its contribution to transaction volume in North Sumatra is very low. The government has issued several policies aimed at protecting consumers and increasing the use of electronic money. However, this policy does not seem to have contributed to convincing the people of Tebing Tinggi to use electronic money. Government policies related to electronic money include, among others, Non-cash payment providers are registered with BI, the application of deviation balance limits, payment standardization, electronic money in replacement of tickets and disbursement of electronic money balances. The policy is regulated in Bank Indonesia Regulation (PBI) No. 19/8/PBI/2017 concerning National Payment Gateways, and PBI No. 20/6/PBI/2018 concerning electronic money.

The urgency of this research is very important to identify which policies greatly affect or do not affect the decision of the people of Tebing Tinggi to transact using electronic money, so that in

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the future the right strategy can be formulated in popularizing electronic money in Tebing Tinggi. This study aims to examine the effect of the policy of non-cash payment providers registered with BI, the application of deviation balance limits, payment standardization, electronic money as a substitute for tickets and the disbursement of electronic money balances on the decision of the people of Tebing Tinggi to use electronic money in transactions. The results of this study are expected to be the basis for determining strategies to support the campaign to use electronic money in Tebing Tinggi. Thus, equitable use of electronic money is achieved, so that the perceived economic benefits are maximized and less cash society is immediately realized.

2.LITERATURE REVIEW
2.1. Decision on the use of electronic money

Electronic money according to Bank Indonesia Regulation No. 20/6/PBI/2018 concerning Electronic Money is a means of payment that meets the elements, namely (a) issued on the basis of the value of the money deposited first to the issuer; (b) the value of the money is stored electronically in a media server or chip; (c) used as a means of payment to merchants who are not the issuers of such electronic money; and (d) the value of electronic money managed by the issuer is not a deposit as referred to in the law governing banking (Indonesia, 2018). Electronic money is a legitimate means of transaction and is issued by a registered and recognized issuer.

Electronic money is also a product of the issuer. As a product, electronic money must have attractiveness and quality to be used by the public. Product quality has a significant influence on consumer interest in using products (Arianto & Difa, 2020; Fauzan & Rohman, 2019; Karundeng et al., 2019). With the emergence of interest, consumers will decide to use the product (Sari, 2020; Setiawan, 2020).

Consumer decision making is an integrating process that combines knowledge to evaluate two or more behaviors, and choose one of them (Sangadji & Sopiah, 2013). The stages in the decision-making process (Kotler & Keller, 2013) are as follows:
a. Problem Introduction
b. Information Search
c. Evaluation of Alternatives
d. Decision on use
e. Post-use behaviour

Indicators of purchasing decisions (Kotler & Keller, 2012) are as follows:
a. Stability of product-related information
b. Stability of benefits, quality and reputation of the product
c. Stability of product use
d. Stability of product reuse

The decision on use occurs if the consumer feels that the product has a guaranteed quality and safety level. To ensure security and improve the quality of electronic money, the government has made several policies, including: Non-cash payment providers registered with BI, implementation of deviation balance limits, payment standardization, electronic money as a substitute for tickets and disbursement of electronic money balances.

2.2. Policy of non-cash payment providers registered with BI

The government requires non-cash payment providers to be registered with BI. Its purpose is to protect consumers from all forms of fraud. With the registration of the cashless payment provider, the financial services, products, and business model are supervised by the regulator. This should increase consumer confidence to use electronic money in transactions.

2.3. Policy of applying the balance limit of electronic money storage

According to PBI No. 20/6/PBI/2018 concerning electronic money, the limit on the value of electronic money that can be stored in the unregistered category of electronic money, at most Rp. 2,000,000, while the registered category is at most Rp. 10,000,000. This restrictive policy aims

to protect consumers in case of loss of electronic money. This should also have a positive influence on consumers' decisions to use electronic money.

2.4. Payment standardization policy

The payment standardization policy realizes the creation of an efficient payment system where one card can be used and processed anywhere. This will have an impact on savings in the cost of electronic money transactions. Cost efficiency can be beneficial for consumers. Therefore, this policy should be able to have a positive influence on consumers' decision to use electronic money.

## 2.5. Electronic money policy as a Tickets Replacement

This policy has a positive impact in increasing the effectiveness of consumers in terms of payment for transportation modes. With this policy, payments for various modes of transportation such as tolls, trains, and buses can be made using electronic money. This can increase effectiveness and convenience for consumers, especially during activities. The policy of electronic money in replacement of tickets should be able to have a positive influence on consumers' decision to use electronic money.

2.6. Electronic Money Balance disbursement policy

Users of electronic money can disburse their electronic money balances anytime and anywhere. This can eliminate the fear that users of electronic money will be forfeited the remaining balance they have. The electronic money balance disbursement policy allows users to disburse their electronic money balance regardless of the amount. This policy protects consumers from losses. This should have a positive influence on consumers' decisions to use electronic money.

2.7. Conceptual Framework

The conceptual framework of this study can be described as follows:
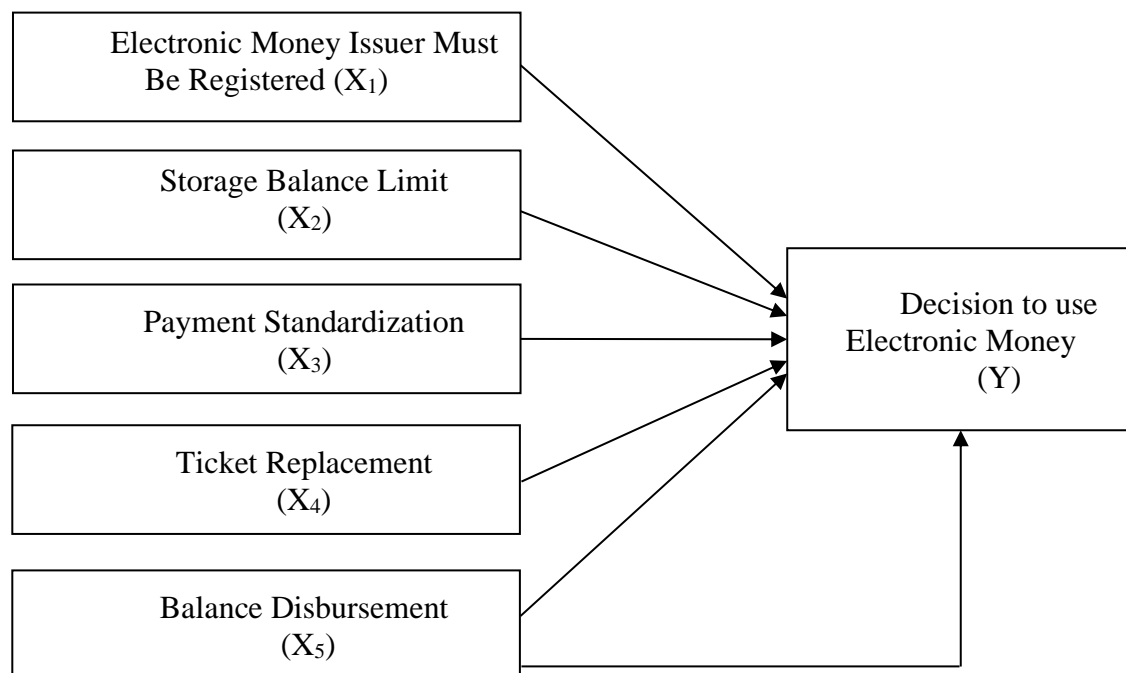
Picture 1. Conceptual Framework

2.8. Hypothesis

The hypotheses of this study are as follows:

1. The electronic money issuer must be registered have a positive effect on the decision of the tebing Tinggi community to use electronic money in transactions.
2. The storage balance limit positively affects the decision of the people of Tebing Tinggi to use electronic money in transactions.

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3. Payment standardization has a positive effect on the decision of the people of Tebing Tinggi to use electronic money in transactions.
4. Ticket replacement has a positive effect on the decision of the people of Tebing Tinggi to use electronic money in transactions.
5. Balance disbursement positively affects the decision of the tebing Tinggi community to use electronic money in transactions.

3.RESEARCH METHOD

This research is a quantitative descriptive study. The main variables studied were the decision to use electronic money as a dependent variable, while the independent variables used were the policy of non-cash payment providers registered with BI, the application of deviation balance limits, payment standardization, electronic money as a substitute for tickets and disbursement of electronic money balances. This research was conducted on the community of Tebing Tinggi. According to BPS Tebing Tinggi (2019), the total population of Tebing Tinggi in 2019 was 162,581 people. If calculated with the Slovin formula at a significance level of 5% (0.05), the study sample is known to be 399. Sampling is carried out using a simple random sampling technique.

The type of data used in this study is primary data. Data were collected using questionnaires. The data analysis method uses multiple linear regression analysis methods. This research will conduct an istrument test, including validity tests and reliability tests. Furthermore, classical assumption tests were carried out including normality tests with the Kolmogorov-smirnov test, multicholinearity tests by looking at tolerance and VIF values and heteroskedasticity tests with the Glejser test. Hypothesis testing includes a coefficient of determination test, a simultaneous significance test (F test), and a partial significance test (t test). The research model tested is as follows:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

Y is the decision on the use of electronic money, X1 is electronic money issuer must be registered, X2 is the storage balance limit, X3 is the payment standardization, X4 is the ticket replacement, X5 is the balance disbursement, α is the constant, β is the regression coefficient, and e is the error. A summary of the operational definitions of variables is presented in the following Table 1

Table 1. Variable Operational Definition

o	Variable	Definition	Measurement Indicators	Measurement Scale
	The decision to use electronic money (Y)	The decision of the people of Tebing Tinggi city to use electronic money in transactions	1. Stability of information related to the product 2. Stability of benefits, quality and reputation of the product 3. Stability of product use 4. Stability of product reuse	Ordinal
	Electronic money issuer must be registered (X1)	Government policy stipulated in BI Regulation that requires non-cash payment providers to be registered	1. Efforts to find out policies 2. Knowledge of the existence of policies 3. Compliance with	Ordinal

		with BI	policies	
	Storage balance limit (X2)	Government policy regulated in BI Regulation on the application of electronic money storage balance limit	4. Policy impact 5. Knowledge of the benefits of policy	Ordinal
	Payment standardization (X3)	Government policy regulated in BI Regulation on the application of payment standardization so that one card can be processed anywhere and anytime		Ordinal
	Ticket Replacement (X4)	Government policies stipulated in BI Regulations that allow electronic money to be used to pay for public transportation modes such as tolls, trains and buses		Ordinal
	Balance disbursement (X5)	Government policy through BI Regulation which regulates users of electronic money to withdraw their balances anytime and anywhere		Ordinal

4.RESULTS AND DISCUSSION

1.1 Results

a. Characteristics of Research Respondents

The respondents to this study were people in Tebing Tinggi who were using, had used and had never used electronic money. Respondents to the study had different underdevelopments both in terms of work and experience using electronic money. For this reason, the characteristics of respondents will be explained according to gender, age, type of work, income, experience using electronic money and the amount of electronic money used

Table 2. Characteristics of Respondents By Gender

Jenis Kelamin	Frequency	Percentage
Male	143	36%
Female	256	64%
Total	**399**	**100%**

Source: Data Processed (2022)

Table 2 shows that the majority of respondents are women. Female respondents totaled 256 people or 64%, while male respondents amounted to 143 people or 36%.

Table 3. Characteristics of Respondents By Age

Age Group	Frequency	Percentage

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	Frequ ency	Perce ntage
18 years - 23 years	212	53%
24 years - 29 years	69	17%
30 years - 35 years	40	10%
36 years - 41 years	44	11%
42 years - 47 years	19	5%
48 years - 53 years	10	3%
> 53 years	5	1%
Total	**399**	**100%**

Source: Data Processed (2022)

Table 3, shows that the majority of respondents are in the age group of 18-23 years with a total of 212 people or 53%. This means that users of electronic money in the city of Tebing Tinggi are dominated by generation Z and millennials. In contrast, the respondents with the least number were respondents over the age of 53. Respondents who were in that age group were only 5 people or 1%.

Table 4. Characteristics of Respondents By Type of work

Occupation type group	Frequ ency	Perce ntage
Students	117	29%
Civil Servants	83	21%
Police/Army	5	1%
Private Employees	93	23%
Self Employed	34	9%
Lecturer	4	1%
Housewife	9	2%
others	54	14%
Total	**399**	**100%**

Source: Data Processed (2022)

Table 4 shows that the majority of study respondents are still students, totaling 117 people or 29%. The respondents with the least number of lecturers worked as lecturers, totaling 4 people or 1%.

b. Test research instruments

1. Validity Test

Validity testing is necessary to ensure the instruments used are capable of measuring respondents' perceptions. Validity testing using product moment correlation techniques. An instrument is declared valid if the value of Sig. (2-tailed) < 0.05 and Pearson Correlation is positive. Whereas if the value of Sig. (2-tailed) < 0.05 and Pearson Correlation is negative, then the instrument is declared invalid. Likewise, if the value of Sig. (2-tailed) > 0.05, it can be concluded that the instrument used is invalid.

**Table 5. Results of the Validity Test of The Use Decision Variables
Electronic Money**

Statement	Pearson Correlation	Sig. (2-tailed)	Informati on
Statement 1	0,686	0,000	Valid
Statement 2	0,686	0,000	Valid
Statement 3	0,691	0,000	Valid

Statement			
Statement 4	0,705	0,000	Valid
Statement 5	0,773	0,000	Valid
Statement 6	0,759	0,000	Valid
Statement 7	0,696	0,000	Valid
Statement 8	0,695	0,000	Valid
Statement 9	0,699	0,000	Valid

Source: Data Processed (2022)

The results of the test of the validity of the The decision to use electronic money variable presented in Table 5 show that all points of statements in the variable instrument are valid. This can be seen from the probability value of Sig. (2-tailed) < 0.05 and Pearson Correlation is positive.

Table 6. Organizer Variable Validity Test Results
Required to Register

Statement	Pearson Correlation	Sig. (2-tailed)	Information
Statement 1	0,776	0,000	Valid
Statement 2	0,824	0,000	Valid
Statement 3	0,872	0,000	Valid
Statement 4	0,793	0,000	Valid
Statement 5	0,758	0,000	Valid

Source: Data Processed (2022)

The results of the Electronic money issuer must be registered variable validity test presented in Table 6 show that all the points of the statement in the variable instrument are valid. This can be seen from the probability value of Sig. (2-tailed) < 0.05 and Pearson Correlation is positive.

Table 7. Application Variable Validity Test Results
Storage Balance Limit

Statement	Pearson Correlation	Sig. (2-tailed)	Information
Statement 1	0,807	0,000	Valid
Statement 2	0,859	0,000	Valid
Statement 3	0,837	0,000	Valid
Statement 4	0,815	0,000	Valid
Statement 5	0,812	0,000	Valid

Source: Data Processed (2022)

The results of the variable validity test applying the storage balance limit presented in Table 7 show that all the statements in the variable instrument are valid. This can be seen from the probability value of Sig. (2-tailed) < 0.05 and Pearson Correlation is positive.

Table 8. Payment Standardization Variable Validity Test Results

Statement	Pearson Correlation	Sig. (2-tailed)	Information
Statement 1	0,764	0,000	Valid
Statement 2	0,796	0,000	Valid
Statement 3	0,811	0,000	Valid
Statement 4	0,816	0,000	Valid

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Statement 5	0,806	0,000	Valid

Source: Data Processed (2022)

The results of the payment standardization variable validity test presented in Table 8 show that all statements in the variable instrument are valid. This can be seen from the probability value of Sig. (2-tailed) < 0.05 and Pearson Correlation is positive

4.2. Discussion

a. The effect of the policy of electronic money issuer must be registered with BI on the decision to use electronic money in transactions

The results of the analysis show that the policy of electronic money issuer must be registered with BI has a positive and significant effect on the decision of the tebing Tinggi community to use electronic money in transactions. From the results of this study, it is known that the policy has a significant impact in increasing the use of electronic money in Tebing Tinggi City. Statistically, the relationship between these policies and people's decisions to use electronic money is positive. Thus, the more people know about this policy, the more the use of electronic money will also increase.

The government's policy of requiring non-cash payment providers to be registered with BI is a form of protection presented by the government against the public from possible risks. As is known that the use of electronic money contains various risks that can harm its users such as theft, duplication of devices, alteration or duplication of data / software, alteration of massage, and denial of transactions or repudiation (Brahmana & Nasution, 2020). Therefore, the government must provide security guarantees by ensuring that electronic money providers are registered with BI so that supervision can be carried out more easily. This policy should be able to increase public confidence in the security of electronic money as a means of transaction. Huan & Lijun (2019) through they study found that consumer confidence in company products can positively influence consumers' purchasing decisions. If people's trust in the security of electronic money has been formed, then people will use electronic money by itself.

The people of Tebing Tinggi strongly consider the risks of using electronic money. This is reflected in the results of this study, where their decision to use electronic money is largely determined by government policies that ensure the safety of electronic money. Thus, in an effort to increase the use of electronic money in Tebing Tinggi, it is necessary to socialize the government's policy on guaranteeing the security of electronic money massively and on target. If people have the perception that the use of electronic money is safe and low-risk, then people's interest in using it will also increase. This is in accordance with the results of research by which shows that risks Collyn & Zalukhu (2021) have a negative and significant effect on the interest of the people of Tebing Tinggi using electronic money in transactions.

b. The effect of the policy of applying the balance limit for electronic money storage on the decision to use electronic money in transactions

The results of the analysis show that the policy of implementing the balance limit for electronic money storage has a positive and significant effect on the decision of community of Tebing Tinggi to use electronic money in transactions. This policy also has a significant impact in increasing the use of electronic money in Tebing Tinggi. Statistically, the relationship between this policy and people's decisions to use electronic money is positive, so this policy is very important to be socialized to the community.

The policy of limiting the amount of electronic money storage balance aims to minimize the risk of loss if electronic money is lost or damaged. This policy is very useful to protect consumers from greater losses when there is a loss. The existence of this policy is a form of the government's efforts to reduce the risk of using electronic money. Basically, the risks that occur due to the loss of electronic money are fully borne by consumers. This risk is not borne by the issuer because electronic money does not include deposits but is prepaid which is entirely in the control of consumers, so that all consequences of loss are the responsibility of consumers (Wahyudi & Parsa,

2020). Consumers also cannot sue the issuer to be responsible for compensation for the loss of electronic money because there is a legal vacuum there.

5.CONCLUSION

Based on the results of the analysis and discussion, several conclusions can be drawn as follows:

1. The policy of electronic money issuer must be registered with BI has a positive and significant effect on the decision of the people of Tebing Tinggi to use electronic money in transactions.
2. The policy of implementing the balance limit for electronic money storage has a positive and significant effect on the decision of the people of Tebing Tinggi to use electronic money in transactions.
3. The payment standardization policy has a positive and significant effect on the decision of the people of Tebing Tinggi to use electronic money in transactions.
4. The policy of electronic money in replacement of tickets has an insignificant positive effect on the decision of the people of Tebing Tinggi to use electronic money in transactions.
5. The policy of disbursement of electronic money balances has a positive and significant effect on the decision of the people of Tebing Tinggi to use electronic money in transactions

6.SUGGESTION

Based on the results of the research that has been carried out, this study provides the following suggestions:

1. Government policies related to electronic money have a significant influence in encouraging the people of Tebing Tinggi to use electronic money. Therefore, these policies must be massively socialized to the people of Tebing Tinggi by involving the lowest government officials, namely village heads and village heads.
2. The government needs to promote the use of electronic money as a substitute for public transportation tickets in the of Tebing Tinggi and in other areas that are still dominant in using cash as a means of transaction. The government needs to compensate for public transportation modes that are willing to use electronic money cards instead of tickets.

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