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The Effect Of Efficiency, Convenience, And Security Of Cash And Non-Cash Payments (E-Bekal) On The Payment Decisions Of Students At The Nurul Jadid Islamic Boarding School

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Abstract

This study aims to analyze the influence of efficiency, convenience, and security of cash and non-cash payments (E-Bekal) on the payment decisions of students at the Nurul Jadid Islamic Boarding School. The study employed a quantitative method with a causal-associative approach. The sample consisted of 291 respondents, determined using the Slovin formula. Data were collected via a questionnaire and analyzed using validity and reliability tests, classical assumptions, multiple linear regression, t-tests, F-tests, and the coefficient of determination. The results indicate that efficiency, convenience, and security have a positive and significant effect on students' payment decisions, both partially and simultaneously. The efficiency variable has the most dominant influence. The coefficient of determination of 48.2% indicates that students' payment decisions can be explained by these three variables, while the remainder is influenced by other factors outside the scope of this study.

Keywords: efficiency, convenience, security

INTRODUCTION

The development of information technology in the digital age has driven changes in various aspects of life, including payment systems. These changes have also taken place in the Islamic boarding school (pesantren) environment, where institutions have begun implementing digital payment systems to improve the effectiveness and efficiency of transactions. Pondok Pesantren Nurul Jadid is one such educational institution that has implemented a cashless payment system through "e-bekal" as a means for students to conduct transactions across various service units within the pesantren. The implementation of e-bekal offers various benefits, such as ease of transactions, control over students' spending, transparency in the use of funds, and better oversight by both the boarding school and parents. However, in practice, several obstacles remain, such

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as limited access to services, card malfunctions, and differing perceptions among students regarding the system's security and ease of use.

E-Bekal payments also involve highly complex changes in economic behavior at the community level. E-Bekal offers efficiency through a daily spending limit feature that helps students control their spending. However, some students still consider cash payments to be superior in emergency situations where digital access is limited. Convenience is not only measured by the simplicity of tapping a card but also by the ease of topping up the balance and the transparency of transaction history, which parents can monitor through the app. Conversely

Objectives

1. To determine the effect of the efficiency of cash and non-cash payments on students' payment decisions at the Nurul Jadid Islamic boarding school.
2. To determine the effect of the convenience of cash and non-cash payments on students' payment decisions at the Nurul Jadid Islamic boarding school.
3. To determine the effect of the security of cash and non-cash payments on students' payment decisions at the Nurul Jadid Islamic boarding school.
4. To determine the combined effect of the efficiency, convenience, and security of cash and non-cash payments on students' payment decisions at the Nurul Jadid Islamic boarding school.

Research Benefits

The results of this study are expected to be useful for:

1. Researchers

The results of this study are expected to contribute to theoretical understanding, particularly in the fields of marketing management and digital payment systems, especially regarding the influence of efficiency, convenience, and security on students' payment decisions when using cash and non-cash payment methods (E-Bekal) at the Nurul Jadid Islamic Boarding School.

2. Universities

This research is expected to serve as a useful reference for readers or students interested in the field of payment systems, particularly regarding the influence of efficiency, convenience, and security on students' payment decisions at the Nurul Jadid Islamic Boarding School.

RESEARCH METHODOLOGY

This study employs a quantitative method with a causal-associative approach to determine the cause-and-effect relationship between the independent and dependent variables. This study uses a survey approach, with a questionnaire as the data collection instrument. The data sources in this study consist of primary data, namely data obtained

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through the distribution of questionnaires to respondents who are users of digital payment services. The study population consists of all female students who use E-Bekal at the Nurul Jadid Islamic Boarding School, totaling 1,070 individuals. The study sample was determined using the Slovin formula with a 5% margin of error, resulting in 291 respondents.

The data obtained from the questionnaires will be analyzed using multiple linear regression. This method was chosen because it can be used to test the simultaneous effects of more than one independent variable (efficiency, convenience, and security) on the dependent variable (payment decision). The steps for data analysis are as follows:

Hypothesis Testing: Use the t-test to test the significance of the regression coefficients, and the F-test to test the model as a whole. Multiple Linear Regression

RESULTS AND DISCUSSION.

a. t-Test (Partial)

The t-test (partial) is used to determine whether each variable, individually, has a significant effect on the dependent variable. In this study, the t-test was conducted to determine the effects of payment efficiency (X1), payment convenience (X2), and payment security (X3) on the payment decision (Y).

Table 1. Results of the t-Test

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.809	.817		5.889	.000
	Efisiensi	.38	.077	.333	4.937	.000
	Kemudahan	.211	.080	.187	2.646	.009
	Keamanan	.231	.062	.247	3.708	.000

a.Dependent Variable:payment decision

Source: processed data

The test results show that the efficiency variable has a calculated t-value of 4.937 with a significance level of 0.000. This value indicates that efficiency has a positive and significant effect on students' payment decisions. The higher the level of efficiency students perceive in using the payment system, the more likely they are to choose that payment method. The ease-of-use variable has a t-value of 2.646 with a significance level

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of 0.009. These results indicate that ease of use has a positive and significant effect on students' payment decisions. Ease in understanding, learning, and using the E-Bekal system increases students' interest in conducting cashless transactions. In the context of the Nurul Jadid Islamic boarding school, the availability of both cash and cashless payment systems provides students with the flexibility to make payment transactions that suit their needs. The research results indicate that the ease variable has a positive and significant effect on the decision to use digital money.

The security variable obtained a t-value of 3.708 with a significance level of 0.000. These results indicate that security has a positive and significant effect on students' payment decisions. The security of the payment system instills confidence in users when conducting transactions, thereby encouraging the continued use of E-Bekal. The results of this study

b. F-test

The F-test is used to determine whether the independent variables, taken simultaneously or collectively, have an effect on the dependent variable. The F-test results can be determined by referring to the ANOVA table, with decisions based on a significance level of 0.05 and the calculation of the F-table value (k; n-k), where k represents the number of variables and is the number of samples used. From this formula, the following calculation is obtained

Table 2. F-Test

ANOVA[b]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1364.528	3	454.843	89.081	.000[a]
	Residual	1465.410	287	5.106		
	Total	2829.938	290			

a. Predictors: (Constant), SECURITY, EFFICIENCY, CONVENIENCE

b. Dependent Variable: PAYMENT DECISION

Source: Processed Data

Simultaneously, efficiency, convenience, and security have a positive and significant influence on students' payment decisions, with a calculated F-value of 89.801 and a significance level of 0.000. The coefficient of determination (R^2) value of 0.482 indicates that 48.2% of students' payment decisions can be explained by these three variables, while the remainder is influenced by other factors outside the scope of this study. Thus, the results of this study show that students' payment decisions are not

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influenced by a single factor but rather by a combination of several factors, namely efficiency, convenience, and security in the payment process. A payment system that is easy to use, saves time, and ensures transaction security will enhance convenience and trust when selecting a payment method.

a. Coefficient of Determination Test (R^2)

The coefficient of determination, or R-squared, is used to determine the extent to which the independent variables—efficiency (X1), convenience (X2), and security (X3)—contribute to explaining the dependent variable, namely the payment decision (Y).

Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	4.853	.810		5.990	.000
EFFICIENCY	.385	.077	.337	5.007	.000
CONVENIENCE	.194	.077	.175	2.534	.012
SECURITY	.239	.061	.256	3.917	.000

Figure 3. Results of the Multiple Linear Regression Test
Source: Processed Data

Based on a multiple linear regression analysis using SPSS 16, the regression equation obtained is Y = 4.853 + 0.385 X1 + 0.194 X2 + 0.239 X3 + e. This equation indicates that the constant term of 4.853 reflects that if the values of efficiency, convenience, and security are all assumed to be zero, the payment decision will be 4.853. The regression coefficient for the efficiency variable, which is 0.385, indicates a positive relationship with the payment decision. This means that every one-unit increase in efficiency will increase the payment decision by 0.385 units, assuming the other independent variables remain constant.

Meanwhile, the regression coefficient for the convenience variable, which is 0.194, indicates a positive relationship with the payment decision; this means that for every one-unit increase in convenience, the payment decision will increase by 0.194, assuming all other independent variables remain constant. The regression coefficient for the safety variable, which is 0.239, indicates a positive relationship with the payment decision. This means that for every one-unit increase in security, the payment decision will increase by 0.239 units, assuming all other independent variables remain constant.

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CONCLUSIONS AND RECOMMENDATIONS

Conclusions

Efficiency has a positive and significant effect on the payment decisions of students at the Nurul Jadid Islamic Boarding School. Convenience has a positive and significant effect on students' payment decisions. Security also has a positive and significant effect on students' payment decisions. Collectively, efficiency, convenience, and security have a positive and significant effect on the payment decisions of students using E-Bekal. There is a positive and significant relationship between the efficiency of cash and non-cash payments and the payment decisions of students at the Nurul Jadid Islamic boarding school. This is evidenced by a calculated T-value of (4.937) > table T-value (1.968) and a significance value of 0.000 < 0.05. This means that the higher the level of efficiency in the use of cash and non-cash payments, the more it will increase students' payment decisions at the Nurul Jadid Islamic Boarding School.

There is a positive and significant influence of the ease of cash and non-cash payments on students' payment decisions at the Nurul Jadid Islamic boarding school. This is evidenced by the calculated T-value of (2.646) > the table T-value (1.968) with a significance value of 0.009 < 0.05. This indicates that the ease of making payments is a factor that influences students' payment decisions at the Nurul Jadid Islamic boarding school. There is a positive and significant influence of the security of cash and non-cash payments on payment decisions

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