SUMMARY

SRI DARMADI SUDIBYO. A Strategy of People’s Behavior Change in Using Electronic Payment Instrument. Supervised by M. SYAMSUL MAARIF, ANGGRAINI SUKMAWATI, and M. JOKO AFFANDI.

This study analyzes the use of Electronic Payment Instrument (EPI) problems in Indonesia. In this study, EPI consists only of debit and credit card. Nowadays, the use of EPI still has complex problems in Indonesia.

In order to obtain a comprehensive study, data are collected by conducting survey to experts and society of EPI user. Besides that, data are obtained from secondary sources, so that the conclusion can describe a real condition from any perspective.

Based on survey result and the secondary data, analysis is conducted with four theories, descriptive statistics, soft system methodology (SSM), structural equation modelling (SEM) and analytical hierarchy process (AHP) with main of conclusion that in the use of EPI, there are still several problems. There are three main problem aspects of the use of EPI that consist of infrastructure, human resources, and regulation aspects.

The infrastructure aspect is divided into two main problems, information technology (IT) and the availability of electronic data capture (EDC) in merchant that has not been evenly distributed. These problems can be resolved by coordinating with Ministry/Institution and making linkage program between merchant and EPI issuer related to the availability of EDC in merchant. Besides the availability EDC, there is a problem related to business calculation, merchant discount rate (MDR) percentage that is too high to be applied. Therefore there is need for coordination and facilitation between EPI issuer with merchant. Besides that, there is need for education and linkage program for them.

Regarding human resources aspect, there are two problems of EPI use, firstly it concerns competence of employees in operating EDC, so the employees need more intensive training. Furthermore, a problem caused by society behavior can be resolved by change management based on massive literacy.

To ensure the implementation of use of EPI, there is need for regulation that regulates cashless transaction. In order to create acceleration of cashless society, it needs more coordination, harmonization, and collaboration among all related parties.

Keywords: behavioral change, cashless society, electronic payment instrument (EPI).