



# The Effect of Easeness and Security of Non-Cash Transactions on Student Purchase Intention (Case Study of Genusian Card Usage at Nusa Putra University)

Wiwit Widiawati<sup>1\*</sup>, Fitria Agustini<sup>2</sup>, Putih Hartini<sup>3</sup>, Agung Maulana, M.A<sup>4</sup>, Putri Puspitasari<sup>5</sup>, Salya Khairun Nisa<sup>6</sup>, Cep Imam<sup>7</sup>, Farhan Vrediansyah<sup>8</sup>, Winda Nopiyanti<sup>9</sup>

<sup>1,2,3,4,5,6,7,8,9</sup> Management Study Program, Nusa Putra University,  
Sukabumi, West Java, Indonesia

<sup>1,2,3,4,5,6,7,8,9</sup>{wiwit.widiawati\_mn20, fitria.agustini\_mn20,  
putih.hartini\_mn20, agung.maulana, putri.puspitasari\_mn21,  
salya.khairun\_mn21, cep.imam\_mn21, farhan.vrediansyah\_mn21,  
winda.nopiyanti\_mn21}@nusaputra.ac.id

**Abstract.** This research was conducted to determine the impact of implementing non-cash transactions on student purchasing intention. In this study, two variables were tested, namely convenience and safety, which could influence the purchasing intention. The research was conducted using a quantitative approach and using a purposive sampling method. By observing 102 samples of Nusa Putra University students as respondents in this study, results were found showing that convenience and security have a positive and significant influence on student purchasing intention. The convenience and security provided in non-cash transactions can influence student interest in using the Genusian Card, with the ability it has, of course, it encourages students to shop. Expenditures made locally can certainly have a positive impact, especially for traders.

**Keywords:** Easiness, Security, Purchasing Intention.

## 1 Introduction

Modernization is the transition from traditional to advanced or contemporary civilization. People's attitudes are created through this process to adapt or keep up with the times. The development of information technology today has allowed freedom for everyone. People's lifestyles have become more similar to those in the West as a result of modernity.

Lifestyle shifts have occurred in the social fabric as a result of the accelerating changes in payment systems in response to technological advancements. Electronic money has taken the role of cash in the past. (Haryati, 2021).

The function of cash has changed as a result of technological developments in the payments system. mechanisms that facilitate direct payments. This change is seen because advances in information technology have made payment methods that were previously cash-based into non-cash because they are more efficient and economical because they allow users to make transactions quickly. (Daliyah & Patrikha, 2020)

In this day and age, technological advancements in payments have integrated into human life. The payment system that initially only accepted cash as payment has evolved into a cashless payment system. Following the advancement of technology, the

© The Author(s) 2024

N. H. K. Fadhilah and K. Kurniawan (eds.), *Proceedings of the 4th International Conference on Economic, Management and Accounting (ICEMAC 2023)*, Advances in Economics, Business and Management Research 286,

[https://doi.org/10.2991/978-94-6463-492-1\\_18](https://doi.org/10.2991/978-94-6463-492-1_18)

payment system is changing rapidly, providing opportunities for banks to participate in the cashless payment system. The main factors causing the positive response of Indonesians towards cashless payment systems include fast, safe, convenient, and enjoyable transactions. The capacity of a payment system to generate the lowest cost required to profit from trade transactions is a key indicator of its efficiency. Due to security concerns, people have started to reduce their tendency to carry large amounts of cash in their pockets. (Insana & Johan, 2021).

As we know, there are currently many incidents of theft and other crimes that make people worry about making transactions, especially if they have to carry large amounts of money. Thus, security in transactions is the main thing they pay attention to in considering the use of non-cash transactions. In addition, people's busy schedules make them want to make transactions quickly. The use of cash in transactions causes their activities to be hampered because the refund process is quite time-consuming. This is what makes many people switch to non-cash transactions.

Indonesians are turning to cashless payment methods due to the convenience, speed, security, and speed of transactions. An effective payment system incurs the least amount of costs necessary to benefit from buying and selling transactions. People are starting to reduce the practice of keeping large amounts of cash in their pockets because it is risky and inconvenient. (Insana & Johan, 2020).

Purchase intensity is the extent to which a person or an organization purchases products or services within a certain period. It can be measured in various ways, such as the frequency of purchases, the total value of purchases, or the number of products purchased in a single transaction. Purchase intensity can vary between individuals and businesses, depending on their individual needs, preferences, and economic situation.

Purchase intensity refers to the level of frequency or number of purchases made by a customer or consumer in a given period. It is an important metric in marketing analysis that helps companies understand the extent to which customers are involved in the process of purchasing their products or services.

Based on the background above, there are research questions raised in this study, namely: How does the Genusian Card influence student purchasing intentions?

## **2 Literature Review and Hypothesis Development**

People's daily tasks are made easier by the increasingly complex technological advancements in the 4.0 revolution, especially in Indonesia. Indonesia is a country that is still progressing towards the adoption of non-cash transactions. (Ari Anggita Pradnyawati & Sri Darma, 2021) According to (Wulandari et al., 2016).

Cashless payments, such as debit cards and electronic money (e-money), not only make lifestyle management more effective but also make lifestyles more consumptive. Due to increased transaction efficiency and ease of use when spending money on economic activities, debit cards and e-money used by students can influence their spending habits.

Purchase intention is a way to measure how often and to what extent customers interact with the business and products offered by the company. Purchase intentions can

be measured in various ways, including the number of products purchased by customers over a year, the frequency of visits to physical stores or company websites, or the total value of purchases over some time. This information helps companies plan marketing strategies, understand consumer behavior, and improve customer retention.

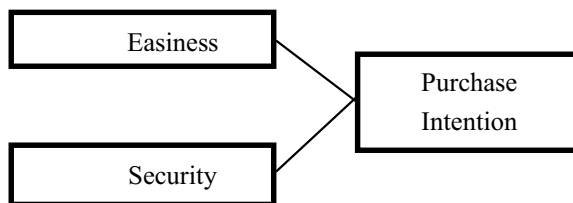
**H1:** Easiness of non-cash transactions affects

**H2:** The security of non-cash transactions has a positive and significant effect on student purchasing intentions.

Based on the previous explanation and also the theoretical basis, the variables used in this study are Transaction Easiness and Security. In the current era of globalization, a person's lifestyle has shifted from traditional to modern. Of course, this also applies to the Student Lifestyle, where many students have adjusted their lifestyle to trends and also follow friends when shopping. This is supported by the existence of non-cash transactions enforced at Nusa Putra University, with the creation of the Genusian Card. One of the reasons for this Genusian Card is student financial security, where students can only spend money or use the card on campus. Students will not lose the money on the card, and cannot spend their money elsewhere because the Genusian Card is only valid in the campus area. However, the Genusian Card also certainly provides convenience in transactions, where students can easily make transactions at the Nusa Putra University canteen.

Transaction efficiency and convenience in daily activities will increase with the introduction of cashless instruments, according to students, especially if transaction security, personal data protection, and the availability of merchants that accept them are supported by the use of such cards.

However, with this convenience, students can make transactions without realizing it, and they can fulfill their desire to shop on campus using the Genusian Card without any fundamental consideration. The framework above assumes that convenience and security affect student behavior in transactions.



**Fig. 1.** Research Model

### 3 Research Methods

#### 3.1 Research Design

This research design is descriptive research with a quantitative approach, a quantitative approach in research involves collecting data that can be measured in the form of num-

bers and using statistical analysis to test hypotheses and answer research questions. Experts in research methodology often refer to the quantitative approach as a positivistic approach, which focuses on objectivity, measurement, and generalization.

### **3.2 Data Collection Methods**

This study used primary data collected through online and offline self-reported surveys. The online survey process was facilitated by the use of Google digital forms. In the offline survey, the author acted as an enumerator who distributed questionnaires to potential respondents. The survey conducted in Indonesia successfully collected 102 pieces of information from student respondents. Respondents from the offline survey method are mostly from the Management study program, this is also due to the large number of management study program students. The online survey used social media platforms such as WhatsApp to distribute questionnaires randomly, regardless of geographic location.

This research uses a purposive sampling method. The purposive sampling technique according to Sugiyono (2018: 138) is sampling using certain considerations by the desired criteria to be able to determine the number of samples to be studied. The requirements for non-cash transaction respondents selected as samples are: 1) Respondents are students of Nusa Putra University, 2) Respondents own and use Genusian Card.

### **3.3 Data Source**

The data sources obtained for this research are information directly from the source and additional information from several journals, books, websites, and so on.

### **3.4 Research Instruments**

The structured questionnaire measures respondents' perceptions and opinions of the construct indicators developed as part of the study approach. The measurement of this variable uses research developed by (Meyer et al., 1993) in Nugroho (2011) with a Likert scale of 1-5, namely a scale of 1 (strongly disagree); 2 (disagree); 3 (neutral); 4 (agree); 5 (strongly agree). Three latent variables are included in the research model constructs, namely Perceived Convenience, Perceived Safety, and Purchasing Intention.

### **3.5 Data Analysis**

PLS-SEM was used to evaluate data from all variables using Smart PLS software. After hypothesis testing, PLS-SEM data analysis is used to assess the set of associations that occur simultaneously between one or more independent variables and one or more dependent variables (Putri et al., 2021).

The research data obtained were analyzed using partial least squares and the Partial Least Squares and Structural

Equation Modeling (PLS-SEM) structural equation model. PLS-SEM analysis was performed using SMART PLS 3.3.0. In this study, the Confirmatory Factor Analysis (CFA) technique was used to build the model, and the indicators of each latent variable were formed based on a strong theoretical foundation in previous investigations. The PLS-SEM analysis technique involves two stages: external and internal model evaluation. The outer model is a set of statistical analyses conducted to assess the validity and reliability of a construct consisting of a set of indicators in a survey instrument.

Instrument validity was calculated in two steps: convergent and discriminant validity. Composite Dependability (CR) and Cronbach's alpha (CA) scores are used to assess instrument reliability. The CFA method considers any latent variable with CR and CA values greater than 0.70 to be reliable. The Average Variance Extracted (AVE) value which must be more than 0.50 is used to assess convergence validity (Ghozali, 2018).

**Table 1. Convergence Validity and Instrument Reliability**

	item	Factor Loading	CA	CR	AVE
<b>Easiness(ES)</b>	ES1	0,843	0,857	0,902	0,698
	ES 2	0,835			
	ES3	0,853			
	ES 4	0,812			
<b>Security(SC)</b>	SC1	0,931	0,835	0,924	0,858
	SC2	0,921			
<b>Purchasing Intention(PI)</b>	PI1	0,838	0,867	0,904	0,653

Table 1 shows that all indicator items in this study have a loading factor value above 0.60 which indicates that all visible indicators represent the construct correctly. Table 2 also shows that all CR and CA values for each latent variable in this study are  $>0.70$ . The AVE value of each latent variable in this study is also  $>0.50$ . The ratio values above indicate that the instruments built from latent variables and indicators of this assessment are reliable and valid.

The Heterotrait-Monotrait value (HTMT) is used to test the discriminant validity of the instrument. For an instrument to be valid, the HTMT ratio value must be below 0.90 Hensler et al. (2009). Table 2 shows that all HTMT ratio values for each latent variable are below 0.90, which means that this research instrument is valid for measuring the model built.

**Table 2. Discriminant Validity (Ratio HTPP)**

	PI	ES	SC
<b>PI</b>			
<b>ES</b>	0,805		
<b>SC</b>	0,600	0,577	

## 4 Results and Discussion

### 4.1 Results

For PLS-SEM analysis, at least two requirements must be met. First, outliers and missing values are not required for the PLS-SEM test (J. Hair et al., 2017). Following the recommendation of Hair Jr. et al. (2017), which states that the number of samples suitable for data analysis using SEM-PLS techniques should be 5- 10 times the number of indicators, the total sample used in this study was 102 samples. The minimum sample size required for this study is 95 because there are 11 indicators. As a result, the overall sample size of the study meets the requirements.

**Table 3. VIF Value Between Variables**

	PI	ES	SC
<b>Purchase Intention</b>			
<b>Easiness</b>	1.314		
<b>Security</b>	1.314		

If more than three Variance Inflation Factor (VIF) values are found, the assumption of multicollinearity between indicators is used (JF Hairet et al., 2018). The inner VIF values between variables and indicators are less than 3, as shown in Table 3. As a result, this analysis concludes that multicollinearity is not assumed.

**Table 4. Model Fit Test Results**

	<i>Saturated Model</i>	<i>Estimated Model</i>
SUMMER	0,073	0,073
d ULS	0,352	0,352
d G	0,225	0,225
Chi-Square	143.951	143.951
NFI	0,785	0,785

The Theta RMS (Root Mean Square) value should be less than 0.102, the SRMR (Standardized Root Mean Square) value should be less than 0.10 or 0.08, and the NFI value should be >0.9 or close to 1 to classify a suitable model, according to the official SMARTPLS website (Henseler et al., 2014). The estimated value of the NFI model is 0.764 or almost 1, while the projected value of SRMR is 0.076 or about 0.10. It is concluded as a consequence that the model created in this study meets the Goodness of Fit (GoF) assumption.

**Table 5. Determination Coefficient Test Results**

	<b>R Square</b>	<b>R Square Adjusted</b>
--	-----------------	--------------------------

<b>Purchase Intention</b>	0,534	0,525
---------------------------	-------	-------

The R2 value obtained from the PLS algorithm technique is the basis for this test. Three levels of R2 ratio are recognized: 0.75 (strong), 0.50 (medium), and 0.25 (weak) (JF Hair et al., 2018). Purchase Intention is categorized as moderate because it has a moderate R2 value of 0.534 in Table 4 which is greater than 0.50

**Table 6. Blindfolding Test Results**

	S	SSE	Q <sup>2</sup> (=1-SSE/SSO)
<b>Purchase Intention</b>	525.000	347.989	0,337
<b>Easiness</b>	420.000	420.000	
<b>Security</b>	210.000	210.000	

The Blindfolding test assesses the Q value<sup>2</sup> to measure the level of predictive utility of the constructed model (J. Hair et al., 2017). The model developed in this work is suitable to describe this phenomenon if Q<sup>2</sup> is greater than 0.05. Based on Table 5, both endogenous variables in this study have Q<sup>2</sup> values that are more significant than 0.05. (0,337). This is in line with the exogenous factors used in the study to predict the matching endogenous variables.

**Table 7. Direct Effect Test Results**

Hypothesis	Path	Coeffisien	STD	t-statistic	p-value	Conclusion
H1	ES -> PI	0,597	0,095	6.273	0**	<b>Supported</b>
H2	SC -> PI	0,221	0,095	2.326	0,020*	<b>Supported</b>

Hypothesis testing using the bootstrapping method is the last step in the inner model analysis procedure. This study uses 5,000 sub-samples to confirm relevant data to determine the level of relevance of the structural model (J. Hair et al., 2017). The significance threshold for this study was set at 5-10%. This is the amount of relevance generally recognized by economists and management researchers. Table 6 displays the results of direct correlations between latent variables. Convenience affects students' purchase intention favorably and substantially ( $\beta = 0.597$ , p-value = 0.000). The impression of safety also affects purchase intention in a direct favorable and significant way ( $\beta = 0.221$ , p-value = 0.020).

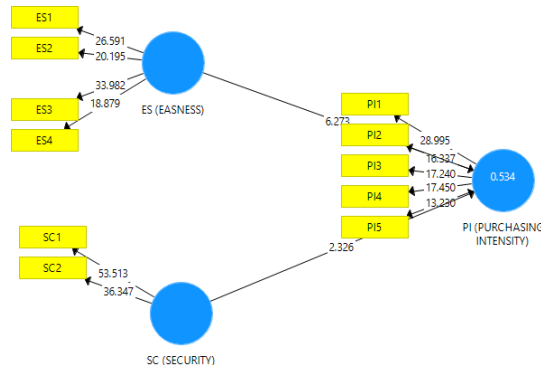


Fig. 1 shows the path coefficients and level of influence

### 4.2 Discussion

This study found that perceived convenience has a positive and significant effect on purchase intention. This finding supports the theory that has been built by previous research, namely R Square R Square Adjusted Purchase Intention 0,534 0,525 S SSE Q<sup>2</sup> (=1- SSE/SSO) Purchase Intention 525.000 347.9890,337 Easiness 420.000 420.000 Security 210.000 210.000 Hypo thesis Path Coefisien STD t-statistic p- value Conclusio n H1 ES -> PI 0,597 0,09 5 6.273 0\*\* Supporte d H2 SC -> PI 0,221 0,09 5 2.326 0,020\* Supporte d (Giswandhani & Hilmi, 2020) which states that perceived convenience has a significant effect on purchase intention.

Based on the results of data processing, the purchasing decisions of Makassar city residents are significantly influenced by the ease of use of the mobile payment application. The noncash payment application has a system that combines the ability to pay for products and services with usage instructions on a mobile device so that users can quickly get used to using it. This is also in line with the results of research conducted by (Rahmawati & Yuliana).

This explains that respondents who use the Genusian Card can feel the convenience provided by the card because the transaction activities carried out by respondents can run easily and quickly when using the card. As we know the easier a tool is, the more people use it. So it can be concluded that this perception of convenience can attract students to use the Genusian Card, the more students use the Genusian Card, the more student purchasing intensity will increase.

This shows that the safety factor in using non-cash transactions has a positive effect on the use of non-cash transactions. Because users feel protected or feel safe when using Genusian cards. Feeling safe when using a Genusian Card that is felt by respondents is one very important aspect. Security is the main factor that respondents pay attention to when using it. The higher the level of security provided by the Genusian Card, the more people will use the card.

Of course, this is also by Nusa Putra University students who use the Genusian Card. Because the Genusian Card is easy to use and also practical there is no need to carry cash anymore, just bring this Genusian Card when making transactions. This turns out



to encourage purchase intention in students because they feel that they have not realized that they have spent a lot of money to buy something they want. With the convenience and security provided, students no longer feel worried about losses due to refund errors. For some parties, repeated purchases can help increase the income of traders. Especially if this Genusian Card can be used to buy goods from MSMEs outside Nusa Putra University.

This research provides contributions and practical implications for the Institution, it is necessary to increase security in the use of the Genusian Card. Students in making transactions need to pay attention and consider the level of security. Therefore, the institution needs to increase security by implementing the use of a pin on the Genusian Card.

## **5 Conclusion**

### **5.1 Conclusions**

This study proves that the convenience and security of non-cash transactions using the Genusian Card affect purchase intentions. Convenience and security are the main factors that students pay attention to in using non-cash transactions. The higher the level of security provided, the more students will use the Genusian Card. In addition, the ease of use of the Genus Card can also attract students to use the card. It is this convenience and security that attracts students to use the Genusian Card, thus causing an increase in student purchasing intentions.

This study can explain how the convenience and security of the Genusian Card can lead to purchasing intentions in students because students believe that using the Genusian Card can increase effectiveness so that they can continue to make transactions. The results of this study indicate that convenience and security have a positive and significant effect on student purchasing intentions.

### **5.2 Advice**

Although this study succeeded in answering the problems and objectives, there are still several limitations that need to be developed by further research. Many factors can influence purchasing intentions, but in this study, only two variables were used, namely convenience and security. Future research can observe other factors to process them into new and interesting research.

## **References**

- [1] Giswandhani, M., & Hilmi, A.Z. (2020). The Effect of Ease of Non-Cash Transactions on the Consumptive Attitudes of the People of Makassar City. *KAREBA: Journal of Communication Science*, 9(2), 239-250.

- [2] Rahmawati, YD, & Yuliana, RY (2020). The Effect of Perceived Benefits, Ease and Security on Decisions to Use EWallets. *ECONBANK: Journal of Economics and Banking*, 2(2), 157-168. <https://doi.org/10.35829/econban.k.v2i2.100>
- [3] Yunusi, RP, & Friyatmi. (2021). The Effect of Perceptions of Ease of Use of Electronic Money Facilities on Decisions to Use for Shopping Students of the Faculty of Economics, Padang State University. 3 (March), 6.
- [4] Nawawi, H. H. (2020). The use of E-wallets among students. In *Emik Journal* (Vol. 3, Issue 2). <https://qwords.com/blog/sejarah-singkat-internet/>
- [5] Nurhasanah, N., Maulana, A., & Rusdiyanto, A. (2021). Review of Sharia Principles of Electronic Money Products in Indonesia: Case Study on E-Money Products of Islamic Banks. *Scientific Journal of Islamic Economics*, 7(2). <https://doi.org/10.29040/jiei.v7i2.2158>
- [6] Hosen, M. N., Maulana, A., Farhand, M. Z., & Fudhail Rahman, M. (2022). EVALUATING THE FUNDRAISING PROCESS OF THE WORLD'S FIRST CASH WAQF-LINKED SUKUK IN INDONESIA. *Qudus International Journal of Islamic Studies*, 10(1), 175-214. <https://doi.org/10.21043/qjii.v10i1.8161>
- [7] Case, S., Laksana Baru, P. C., & Cilacap, M. (n.d.). THE INFLUENCE OF PROMOTION MIX ON CUSTOMER PURCHASE INTENSITY.
- [8] Bilal, M., Rashid, A., & Fahrullah, A. (2022). THE EFFECT OF USING DEBIT CARDS AND E-MONEY ON THE EFFECT OF USING DEBIT CARDS AND EMONEY DEBIT CARDS AND E-MONEY CONSUMPTIVE BEHAVIOR ON CONSUMPTIVE BEHAVIOR. 8(2), 111-122.
- [9] Fatmasari, D., Waridin, Kurnia, AS, & Amin, R. (2019). The Use of E-Money and Debit Cards in Student Consumption Behavior. *E3S Web Conference*, 125(2019), 1-4. <https://doi.org/10.1051/e3sconf/201912503013>
- [10] Insana, DRM, & Johan, RS (2020). Analysis of the Effect of Electronic Money Use on Student Consumptive Behavior. *Relasi: Journal of Economics*, 17(2), 413-434. <https://doi.org/10.31967/relasi.v17i2.494>
- [11] Sugiyanto, S., Mulyana, M., & Ramadhan, M.V. (2021). The Effect of Security, Ease of Transaction and Risk Perception on Purchase Intention. *Journal of Unity Informatics*, 1(1), 23-30. <https://doi.org/10.37641/jikes.v1i1.404>
- [12] Ulina, E., & Maryatmo, R. (2021). The Effect of Non-Cash Transactions on Indonesia's Money in Circulation (2009:Q1 - 2019:Q2). *Conference Series*, 3(1), 541-550. <https://adi-journal.org/index.php/conference-series/article/view/389>
- [13] Richard Oliver (in Zeithml., et al 2018). 2021. "The Effect of E-Commerce on the Consumptive Behavior of Students of the Faculty of Economics and Islamic Business UIN Raden Fatah." *Angewandte Chemie International Edition*, 6(11), 951-952. 1: 2013-15.
- [14] Ringkuangan, A., CN Rumagit, SE, ME, DM, & Lalamentik M.SI, DO (2021). Analysis of the Impact of Using Electronic Money (E-Money) in Transactions by the Community (Case Study of Multipart Visitors in Tomohon City). 2.
- [15] Yunusi, RP, & Friyatmi. (2021). The Effect of Perceptions of Ease of Use of Electronic Money Facilities on Decisions to Use for Shopping Students of the Faculty of Economics, Padang State University. 3 (March), 6.
- [16] Yohanna, KS, & Rudi, SK (2022). The Effect of Non-Cash Transaction Implementation on Tax Revenue. 20(2), 1-12.

**Open Access** This chapter is licensed under the terms of the Creative Commons Attribution-NonCommercial 4.0 International License (<http://creativecommons.org/licenses/by-nc/4.0/>), which permits any noncommercial use, sharing, adaptation, distribution and reproduction in any medium or format, as long as you give appropriate credit to the original author(s) and the source, provide a link to the Creative Commons license and indicate if changes were made.

The images or other third party material in this chapter are included in the chapter's Creative Commons license, unless indicated otherwise in a credit line to the material. If material is not included in the chapter's Creative Commons license and your intended use is not permitted by statutory regulation or exceeds the permitted use, you will need to obtain permission directly from the copyright holder.

