INFLUENCE OF CASHLESS SOCIETY SOCIALIZATION TOWARD TRUST TRANSACTION CULTURE IN JAKARTA, INDONESIA

Arnoldus Dillon Hastomo[1]; Muhammad Aras[2]

[1,2]Marketing Communication, Faculty of Economic and Communication, Bina Nusantara University
Jl. K. H. Syahdan No. 9, Palmerah, Jakarta 11480, Indonesia
[2]maras@binus.edu

ABSTRACT

The research methods were using a quantitative approach with survey methods based on communication theories that made this an objective and in-depth study of the fact-data found in the field. Data analysis with the statistics program then entered into an interpretation of the meaning that connected between indicators in variable X namely Cashless Society Socialization and variable Y namely Trust Transaction Culture. The research results show that the socialization through repressive ways that have been considered not popular in the community turns out to have a strong effect on the culture of trust non-cash transactions. Without ruling out other indicators, this research reveals that the people of Jakarta are ready to accept their belief culture changes in society transacting in the modernization era.

Keywords: socialization, cashless society, transaction culture, trust transaction

INTRODUCTION

Technological advances in all fields cannot be avoided anymore. Variety of existing renewal makes everything easier and faster working system in lives. Everything that cannot reach as possible things does not escape the pros and cons of the community. The way of transactions that have been commonly done because makes people easily transact on the spot by making physical money as a means of payment in fulfilling their wants and needs.

The tool of physical money payment is simple and easy to do but often encountered some weaknesses in transactions in cash. If the perpetrators of the transaction itself can be seen from the physical money damaged/dirty, the absence of change money or crime in the form of counterfeit money. Viewed further, physical money also requires a fee for printing and must regularly make replacement of damaged money. Budget control in government and business will be risky if it continues to rely on physical money as the main method in everyday transactions. Risky in question is a flow of funds that is prone to abuse, physical money damaged that cause not apply, storage that takes place, and also prone to crime robbery/theft.

Renewable technologies present attempt to address any deficiencies that have been felt so far through non-cash paid systems or commonly referred to as electronic transactions. It is called electronic transactions because the payment instrument used comes from electronic devices that are modified in various forms. Beginning of its development from credit cards, it is now penetrated in many systems such as internet banking, mobile banking, accounts in websites, and electronic prepaid cards. All kinds of methods are done without any more involving the physical exchange of money. Although it does not eliminate the physical exchange of money 100%, it is able to reduce the number of cash transactions significantly.

The updated and transparent financial controls are a major advantage that can be enjoyed from non-cash paid systems. Costs incurred to manage the physical money transaction tool can be suppressed both from the government and private sides. But to change the habits of people who have been comfortable doing cash transactions to cashless is not as easy as imagined though non-cash offers a variety of advantages that have been complained of cash transactions. The culture of public confidence in a custom especially about finance will tend to keep playing safely using the way cash transactions have been used. The government also realizes that it requires a non-instant process; it needs a massive movement involving various elements of society such as banks, private companies, and other interested figures.

Massive movement here manifests embodied in the form of socialization in which seeks to build a communication so that the end changes the attitude and mindset of the people (Littlejohn & Ross, 2009), especially big cities like Jakarta. As a capital city leading to the modern city and has many supporting facilities, it is deemed to be more able to advance the socialization called socialization of cashless society or people who transact non-cash. So far, many programs have been established and implemented involving the cooperation of many parties, but already how much influence of this socialization can affect the culture of public transaction trust that needs to be studied further. This is considering the need for an evaluation of the program that has been running whether it can be effective or not effective enough effect. This research will explore the depth of existing aspects in the socialization of cashless society by connecting to the culture of trust of the Jakarta community transactions.

The concept of socialization according to Ritcher JR in Masitoh and Widayanti (2014) is the process by which a person acquires the knowledge, skills, and attitudes he/she applies to in order to function as an adult and at the same time plays an active role in a certain position or role in society. In general, socialization can be interpreted as a process of learning a person to the formation of personality through an understanding of awareness of the role of self-executed and the role of others. Socialization can also be interpreted as a process in which individuals begin to accept and adapt to cultural elements (traditions, attitudes, language, and habits) of the community. It is starting from their family environment and then extending to the wider community, gradually with success acceptance or adjustment, and then the individual will feel part of the family or community.

On the basis of the previous theory then deepened that in the sense of socialization, Waluyo et al. (2008) divide it into two patterns, namely Repressive Socialization and Participatory Socialization. Repressive socialization emphasizes the use of punishment for error. The ongoing process of socialization is characterized by an emphasis on punishment for individuals who violate the norm. While Participatory socialization is a socialization process that focuses on naming habits, customs, values, and norms without resorting to coercion and physical violence. In relation to the research, the study of the division of socialization patterns can be used as a basis for measuring the process of socialization of the cashless society which is currently underway. The process of socialization here will then assess how the trust transactions in the Jakarta community whether it will affect or not in accordance with the indicators contained in it.

Trust is a mental state based on one's situation and its social context. When a person makes a decision, he/she chooses a decision based on the choice of those whom he/she can trust more than the less-trustworthy (Moorman, Deshpande, & Zaltman, 1993). In relation to transactions on business, according to Limbu, Wolf, and Lunsford (2012), consumers who have high confidence will be less likely to feel loss or fraud due to high expectations on the company. Consumers have a high expectation that the company will always realize their expectations and desires (Junaidi, Erfit, & Lubis, 2013).

From that definition, the concept of sustainable transaction trust with consumer decisions in choosing a particular company or brand that is believed to be the right decision to use it because it has

high expectations on the company. Consumers are not so worried that the sacrifices incurred to gain something will potentially be lost or deceived. The embodiment of trust is implemented in the practice of transactions so that the satisfaction of expectation or desires are met.

As it is known that a business or policy will not work properly if it loses the trust of the community who plays as the subject. Trust does not necessarily grow just like that but must go through certain processes, one of which socialization has been described in the previous section. The continuity of the socialization process will determine whether the success or failure of trust in the community grows. A person's or a group's confidence in the transaction will continue to make a positive message in another society to form a certain value, norm, or transactional habits.

Based on that explanation, trust transaction culture will be helpful to identify the influence of cashless society socialization because when someone does the transaction, they have to trust feeling to do transaction on that store or by tools transaction. When they have trust, consumers will comfort on spending their money for something. It causes every consumer has their own expectation and desire so that as a company should accommodate that by looking at majority characteristics of consumers that based on culture, geographic, lifestyle, etc (McAlexander et al., 2014).

The concept of cashless society, according to Swartz et al. (2004) have stated that cashless society is a change where in addition to using cash, people are also increasingly using debit or credit cards to do payment. People gradually move away from paper payment instruments to electronic payments, i.e., card-based payments. In addition to the method of debit or credit card, the current development of electronic payment card with prepaid method and e-wallet which is worth the money on the company's online account is already based electronic payment. The number of funds put into the account can then be used to pay for purchases on the corporate network without the consumer having to transfer or swipe the card at that time. Automatic money that users have entered before can be used anytime in virtual as long as the balance is still sufficient.

So it can be concluded that cashless society is a system of transactions made by the community with electronic technology based on the meaning of payment in non-cash, which can be used for various transactions, either payment or expenditure. Some companies based online or already have a well-structured online payment system certainly know that with non-cash transactions, the transparency of funds will be more optimal. Cash that is at risk of damage, loss, or miscalculation is certainly a consideration that many businesses have relied on non-cash payments. This is seen in the onslaught of promotional programs when consumers pay non-cash for their products or services. To ensure the security of non-cash transactions, some companies have also complimented the security system better by working together with reputable and trusted antivirus companies in the community. Both on the transaction device, e-commerce website, to insurance on transactions are already guaranteed to attract customers to transact non-cash securely (Chen, 2008). Cashless society culture is also built through business actors who cooperate with event organizer at the time of exhibition or expo in the certain place.

The diffusion of Innovation Theory basically describes the process by which an innovation is communicated through certain channels over time to a group of members of the social system. According to Rogers in Mulyana (2009) defines innovation as a form of communication that is peculiar to the spread of messages in the form of new ideas. Everett M. Rogers (in Bungin, 2008) redefines the theory of innovation diffusion by assuming that there are at least 5 stages in the process of diffusion of innovation, they are; (a) knowledge: individual awareness of innovation and a certain understanding of how innovation works; (b) persuasion: the individual forms/has a nature that approves or disapproves of the innovation; (c) decision: individuals engage in activities that lead to an option to adopt such innovations; (d) implementation: the individual executing his/her decision is in accordance with the choice; and (e) confirmation: the individual will seek an opinion that reinforces

the decision he/she has taken, but he/she can change from the decision he/she has taken before if the messages on the innovations he/she receives are against each other.

In addition to cashless society, payment tools in non-cash transaction always use developed digital technology such as the electronic card, digital account, and internet. Of course to create all that tools must follow step by step until people can see how the high technology, then also in the future it is possible to come new technology that cannot predict now. These technologies offer many features where can make the transaction more safety and easier to use to make consumers feel comfortable do the transaction on recent technology transaction. People cannot avoid from technology come into their life because innovation from various brand to bring something new idea or concept always competitive to win the market and cooperate with another brand.

The social system should learn and accept all technologies even though reduce human involvement on many segments like no need cashier on toll gate. It is the challenge for people to adapt new era that based on the digital technology, so they need to improve their knowledge not for replace the technology but support the technology like controlling, maintenance, or creating new transaction tools in the future. The first step to face innovation in technology device is by knowledge like open-minded or aware of innovation and then how that tool works to help transaction more effective. After that is how they choose to agree or disagree with the innovation. On this step may have separate people that have own argue based on their perception. But back on words before that, technology development cannot be avoided anymore, so new digital transaction tools always growth. If there are rejections, they will late to face new era then, in the end, will be hard to compete for future occupation opportunity.

So that, the decision to face the innovation that comes over is the important things for look how much the desire people have in adopting innovation like new device transaction technology. When someone already has decision means he/she already prepares for anything new for life, like learn how to operate the device and affirm that in daily activity. Based on the background of the research, then the problem research is how the influence of socialization that has been going on for those and its effect on society in forming the culture of trust of the non-cash transaction. Thus, the purpose of this study is to know the influence of socialization that has been going on for those and its effect on society in forming the culture of trust of the non-cash transaction.

METHODS

A research approach is quantitative research. It is called the traditional method because this method has been used for a long tim. This method is called a positivistic method because it is based on the philosophy of positivism. This method as a scientific method/scientific because it has met the rules of science that is concrete/empirical, objective, measurable, rational, systematic, and replicable/can be repeated. This method is also called confirmatory method because this method is suitable to be used for verification/confirmation (Sugiyono, 2015).

The population of this study is the visitors on the departure and arrival of Halim Perdanakusuma Airport, East Jakarta. Based on the latest statistics on the website of the Directorate General of Civil Aviation, the Ministry of Transportation of the Republic of Indonesia average data of visitor at (December, 2016). Airport Halim Perdanakusuma per day is as much as 3.000 visitors. In the sample, the determination use, Slovin sampling formula with the limit of fault tolerance of 10% or 0,1. With the formula $n = N / (1 + Ne2)$, the sample to be taken is as many as 100 samples.

Variables in a study are divided into two variables; they are independent variable and dependent variable. Independent variable is a type of variable that explains or affects other variables (Sangadji in Sugiyono, 2015). This variable is thought to cause, cause, or influence the result (Tahir in Sugiyono, 2015). Independent variable in this research is cashless society socialization. The cashless society socialization is an independent variable because if this variable is altered or manipulated, it can affect the result of the culture variables of that belief. The dependent variable is the type of variable that is explained or influenced by independent variables. This variable is the result or result of how the free variable is manipulated (Sangadji in Sugiyono, 2015). The dependent variable in this research is trust transaction culture. The culture of non-cash transaction trust includes the dependent variable because this variable is the result or consequence of how the variables of the cashless society movement are manipulated.

The research variables will be divided into two variables; they are variable X namely socialization of cashless society with indicator (1) advertising of cashless transactions, (2) promotion of cashless transactions, (3) restrictions on cash transactions. And variable Y namely trust transaction culture with indicator (1) cashless transaction satisfaction, (2) cashless transaction image/image, and (3) sharing good value of cashless transactions.

The research instrument is questionnaire containing questions or statements about the opinion of the research sample measured on a Likert scale (1-5). Value 1 to strongly disagree, value 2 to disagree, 3 for neutral value, 4 to agree, and 5 to strongly agree. Base on the quantitative method, the results of the analysis will remain in touch with the theory or concepts used as described before with the emphasis on communication concepts (socialization program and trust transaction culture). Each statement in the indicator will be calculated by the Likert Scale (1-5) in accordance with the answers to the opinions contained in the questionnaire that has been filled by the source sample researcher. Some advanced stages in processing this research questionnaire data, namely; (1) collect and transform data into Microsoft Excel files, (2) looking for the mean/mean score of the questionnaire sample answers and the indicator, (3) using the PSPP program (program for statistical analysis of sampled data) to analyze the results of the research sample data, and (4) analysis of statistical data with the discussion using a qualitative approach.

Simple Linear Regression analysis is used to determine the effect of one independent variable to one dependent variable. The general equations are (Bungin, 2014):

$$Y = a + b X. \tag{1}$$

With Y is the dependent variable and X is the independent variable. The coefficient a is the constant (intercept) which is the intersection point between the regression line and the Y-axis on the Cartesian coordinate. And Multiple Linear Regression analysis is actually the same as simple linear regression analysis; only the independent variables are more than one. The general equations are:

$$Y = a + b_1 X_1 + b_2 X_2 + ... + b_n X_n. \tag{2}$$

With Y is being the independent variable, and Xs are the independent variables, a is the constant (intercept), and b is the regression coefficient in each independent variable. The interpretation of the equation is also relatively similar, as an illustration, the influence between motivation (X_1), compensation (X_2) and leadership (X_3) on job satisfaction (Y) yields the following equation:

$$Y = 0.235 + 0.21 X_1 + 0.32 X_2 + 0.12 X_3 \tag{3}$$

If the variable of motivation increases with the assumption of variable compensation and leadership remain, then job satisfaction will also increase. If the variable of compensation increases, assuming the motivation and leadership variable is fixed, then job satisfaction will also increase. If

leadership variables increase, assuming variable motivation and compensation remain, then job satisfaction will also increase.

The interpretations of output are Coefficient of determination and T count value and significance. The coefficient of determination reflects how much the ability of the independent variable in explaining the variance of the dependent variable. Having a value between 0 - 1 where a value approaching 1 means the higher the ability of the independent variable in explaining the variance of the dependent variable. While the T count value and significance is the value of t arithmetic > t table means there is a significant influence between independent variables on the dependent variable, or it could be with significance below 0,05 for social research, and for stock research sometimes used tolerance up to 0,10.

RESULTS AND DISCUSSIONS

To conduct an in-depth discussion of the questionnaire data that has been collected then it gets the division to sub-chapter to win from the results of analysis based on systematics to measure the significance of the independent variable to the dependent variable using the program statistics PSPP. There are some data analysis models. Data Analysis Model 1 shows that dependent variable with Indicator 4 (Cashless Transaction Satisfaction) and independent variable with Indicator 1, Indicator 2, Indicator 3, Sex, and Age. Table 1, 2, and 3 show the model summary, ANOVA, and coefficients of data analysis model 1.

Table 1 Model Summary (MEAN_4)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,70	0,49	0,47	0,38

Table 2 ANOVA (MEAN_4)

	Sum of Squares	df	Mean Square	F	Sig.
Regression	12,83	5	2,57	18,22	0,000
Residual	13,24	94	0,14		
Total	26,07	99			

Table 3 Coefficients (MEAN_4)

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	0,60	0,46	0,00	1,30	0,197
MEAN_1	-0,11	0,12	-0,08	-0,90	0,368
MEAN_2	0,51	0,12	0,41	4,31	0,000
MEAN_3	0,44	0,10	0,41	4,32	0,000
Sex	0,13	0,08	0,13	1,65	0,103
Age	0,00	0,04	00,00	-0,01	0,992

Notes:
Mean_1: Mean value of indicator 1 (advertising for cashless transactions)
Mean_2: Mean value of indicator 2 (promotion of cashless transactions)
Mean_3: Mean value of indicator 3 (restrictions of cash transactions)
Mean_4: Mean value of indicator 4 (satisfaction of cashless transactions)
The maximum limit of the significance level is 5% or 0,05.

Mean_2 is mean value of indicator 2, Cashless Transaction Promotion, with Significant level = 0,000 in data analysis model 1. Non-cash promotions have a very strong influence on indicators of transaction satisfaction with non-cash methods as well. Promotion in the form of discounts, shopping vouchers, souvenirs, and others can increase the sense of customer satisfaction in non-cash transactions. The implied indication of the results of this data sees that a promotion is valued as a form of reward to consumers who want to transfer their transactions from cash to non-cash. Promotional notifications through major means in the mass media and digital media spearhead the dissemination of information so that people can choose which non-cash system is most appropriate. From the beginning of the promotion, then proceed to direct use to feel the surplus of the real non-cash system so that the feeling of satisfaction and confidence in using it again.

Mean_3 is the average value of indicator 3, Cash Transaction Limit with Significant level = 0,000 in data analysis model 1. With such a strong level of significance as the above results show that a restriction does not necessarily lead to negative feedback. Provided that as long as the restriction aims to change something in a better direction and can be perceived directly by the community, the response will automatically change. Evident from the results of this study shows the limitation, a person to change their transaction method to always with non-cash. This method is considered effective for the community to be more familiar with the way and systematical trans-non-cash transactions that are currently developing. From the knowledge of these hands-on experiences increases the satisfaction of consumers because their sacrifices are not in vain because coupled with the better facilities of non-cash transaction tools.

Data Analysis Model 2 has the dependent variable with indicator 5 (Cashless Transaction Image) and independent variables with Indicator 1, Indicator 2, Indicator 3, Sex, Age. Table 4, 5, and 6 show model summary, ANOVA, and coefficients.

Table 4 Model Summary (MEAN_5)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,68	0,46	0,43	0,35

Table 5 ANOVA (MEAN_5)

	Sum of Squares	df	Mean Square	F	Sig.
Regression	10,11	5	2,02	16,08	0,000
Residual	11,82	94	0,13		
Total	21,93	99			

Table 6 Coefficients (MEAN_5)

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	0,25	0,44	0,00	0,57	0,572
MEAN_1	0,25	0,11	0,21	2,19	0,031
MEAN_2	0,32	0,11	0,28	2,87	0,005
MEAN_3	0,32	0,10	0,33	3,36	0,001
Sex	0,03	0,07	0,03	0,40	0,690
Age	0,06	0,03	0,14	1,72	0,090

Notes:
Mean_1: Mean value of indicator 1 (advertising of cashless transactions)
Mean_2: Mean value of indicator 2 (promotion of cashless transactions)
Mean_3: Mean value of indicator 3 (restrictions on cash transactions)

Mean_5: Mean value of indicator 4 (image of cashless transactions)
The maximum limit of the significance level is 5% or 0,05.

Mean_1 is mean value of indicator 1, advertising of cashless transactions. The level of significance = 0,031. From the measurement of the effect of indicator 1 in influencing the image/image of non-cash transactions do occupy the last order among other significant indicators according to the maximum limit value set. However, despite being in the final sequence, an advertisement of appeal seems to be also significant in terms of improving the image of non-cash transactions. The provision of appeal information that is educating the public through various channels that gives the impact that non-cash transactions have more value that is eligible to be selected. Jakarta as a big city which the people generally are a society that receives the good education to be open to education non-cash transactions. The positive value of this education is the strength that non-cash transactions are worth supporting their strengths. Especially with the appeal of popular or competent people will help the ads run effectively. Advertising is not just about excess, but the data shows that it will be more effective if it includes some step-by-step video tutorial in non-cash transactions through various platforms.

Mean_2 is mean value of indicator 2, promotion of cashless transaction. The level of significance = 0,005. As an indicator affecting the second order among indicators that qualify for significance, a campaign seems to be good enough to contribute to improving the image of the non-cash transaction itself. While not being the most powerful influential, promotion makes confidence in the community that with this transaction method, it will be much appreciated. More discounts or additional bonuses earned by non-cash transactions make this type of transaction more than a bonus. There is a privilege that the same price is issued when transacting cash, but when changing it in non-cash signals, this method gets special attention from the seller. In the science of communication that is known as social category theory, where there will be the formation of social groups that provide the same response will be exposed media in this case in the form of promotion of non-cash transactions. In terms of innovation, the provision of various promotions contributes in providing knowledge that there are many ways or channels that can be utilized by the public in obtaining the promotion of non-cash transaction.

Mean_3 is average value of indicator 3, cash transaction limit. The level of significance = 0,001. As the greatest indicator of its significance to the image/image of non-cash transactions, the restriction has a direct effect on the community that at certain locations and occasions, non-cash transactions will benefit greatly. This again refers to the excess of instant cash transactions, recorded in real updates, and not bothered in managing physical money. In reality, people can immediately feel between cash and non-cash transactions. Of course, socialization through repressive means is designed on an occasion that is beneficial to both the seller and the consumer. Thus the values of the non-cash transaction method will be more easily shared by the people in the location. People no longer look at the ancient changes but make comparisons for them when they find a choice between non-cash and cash transactions. They must be aware of technology as a key tool that can be relied upon in transactions today.

Data Analysis Model 3 has dependent variable with indicator 6 (sharing good value of the cashless transaction) and independent variables with indicator 1, indicator 2, indicator 3, sex, and age. It can be seen in Table 7, 8, 9.

Table 7 Model Summary (MEAN_6)

R	R Square	Adjusted R Square	Std. Error of the Estimate
0,56	0,32	0,28	0,39

Table 8 ANOVA (MEAN_6)

	Sum of Squares	df	Mean Square	F	Sig.
Regression	6,57	5	1,31	8,68	0,000
Residual	14,23	94	0,15		
Total	20,80	99			

Table 9 Coefficients (MEAN_6)

	Unstandardized Coefficients		Standardized Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	1,39	0,48	0,00	2,91	0,004
MEAN_1	0,13	0,13	0,11	1,00	0,320
MEAN_2	0,17	0,12	0,16	1,43	0,157
MEAN_3	0,37	0,10	0,39	3,51	0,001
Sex	0,02	0,08	0,02	0,27	0,787
Age	0,02	0,04	0,04	0,50	0,617

Notes:
Mean_1: Mean value of indicator 1 (advertising of cashless transactions)
Mean_2: Mean value of indicator 2 (promotion of cashless transactions)
Mean_3: Mean value of indicator 3 (restrictions of cash transactions)
Mean_6: Mean value of indicator 6 (sharing good value of cashless transactions)
The maximum limit of the significance level is 5% or 0,05

The interpretation of data model 3 that Mean_3 is the average value of indicator 3, cash transaction limit with significant level = 0,001. This indicator 3 becomes the most significant effect on the sharing of good value of non-cash transactions with a very strong value at the number 0,001. Any other measured indicators do not touch the defined significance limits. Referring to these results, the fact that the public will provide more positive information on non-cash transactions based on the facts that they have experienced themselves when there are restrictions. Through restrictions, people become well-informed about the transaction system used and how to exchange cash into non-cash. Promotions are not important to share with others because they feel others can see for themselves and are also based on ignorance of the accuracy of the promotion. When the restrictions, people know the reason for the limitation and the advantages that can be obtained to be interested to share that information to others. The exchange of information will be faster with the data and facts that can be used for others to believe in what has been told. From a person's willingness to share this information will slowly build a culture of trust to transact non-cash. Socialization of this kind of restriction can also be a discussion about input or criticism in the system of ongoing transactions.

Data validity test in Table 10 is a summary of the process of testing the validity of data where no questions/cases are said to be excluded. It indicates that the processing is working well and the data of the question can be continued as an analysis material. Surely this is proof that there is no need to question that is discarded because it is said to be invalid, all data is valid data and can be a valid consideration in the analysis later. It is also considered an objective outcome of this study. The fulfillment of 100% validity of data also proves that in the research sample at Halim Perdanakusuma Airport, East Jakarta is able to perform well in filling out the questionnaire because the result of the questionnaire is valid. No answer is beyond the existing research provision based on the results of the PSPP program analysis. Valid data is then interpreted also that the valid measuring tool used not only able to produce the right data but also provides a careful picture of the data. Accuracy is defined as the details of the words in the questionnaire are incorrect or erroneous from the research topic raised. On the basis of these then, the validity will closely support the purpose of measurement itself is revealed through the indicators in the questionnaire.

Table 10 Case Processing Summary

		N	%
Cases	Valid	100	100,00
	Excluded	0	0,00
	Total	100	100,00

Once it is known that a valid research measurement data, then next is the time to know whether the data also has good reliability. As from the general sense, reliability is the consistency of a series of measurements or a set of measuring instruments. It can be the measurement of the same measuring instrument (test with retest) will give the same result, or for a more subjective measurement, whether two assessors give similar scores (reliability between assessors). Then a statistical testing tool is put on the PSPP program to determine it. From the results of reliability tests conducted is the result of the level of reliability on Table 11 shows the number 0,96 (cronbach's alpha). Where when traced to each question will remain stable appears the figure. A value of 0,96 still falls within the standard of a good reliability between 0,90 and 1,00. For that it is said that the data on the questionnaire that has been filled is considered to have good consistency. Consistency can also be tested if a sample of the study is taken in the same population. Even if the sample is taken unlike the first time, the results will remain more or less consistent as in the first sample. With the value of reliability is met then it is stated that the sampling in the population at Halim Perdanakusuma Airport, East Jakarta successfully in accordance with applicable research rules. Answers to the questionnaire sample can be recognized as representative of the selected population, so that the existing analysis is representative of the population. No more re-sampling or samples being crossed out because of the 90 questions, statistical processing results in the PSPP program show consistent figures at 0,96.

Table 11 Reliability Statistics

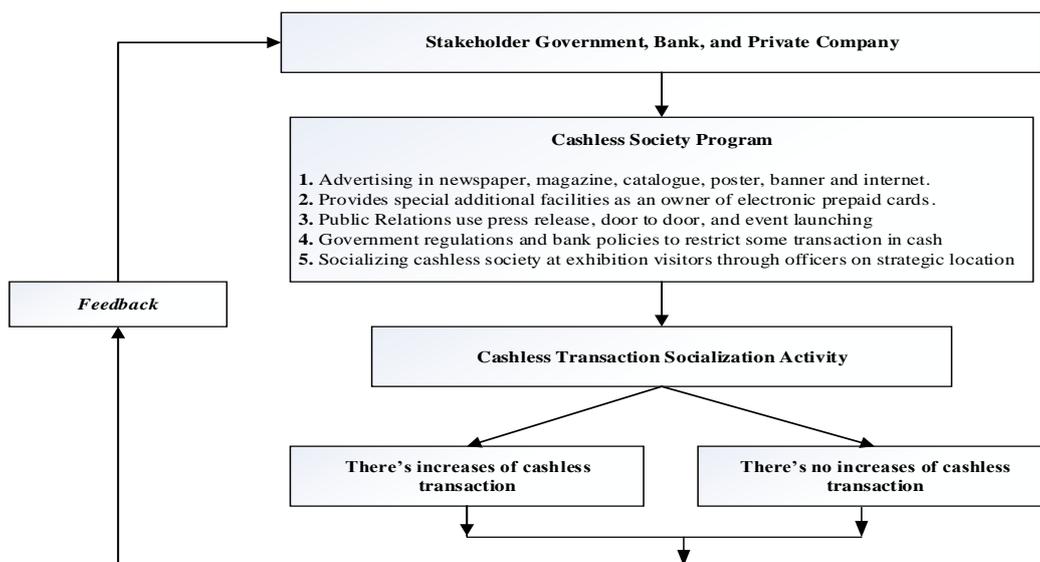| Cronbach's Alpha	N of Items
0,96	90

Figure 1 shows the result of this research.

Figure 1 Result of this Research

CONCLUSIONS

The research result and discussion show that the all indicators of variable X have influenced toward Y, but indicator 3 (cash transaction restriction) significantly has the strong influence on each indicator (4, 5, and 6) on the culture of transaction trust non-cash. With restriction, consumers will spend more experience using the non-cash transaction that increases possibility in feels the positive value of the non-cash transaction for their payment. From the results of data processing and analysis revealed in Chapter 4, there is found a summary where indicator 3 (cash transaction restriction) on socialization cashless society variables, always significantly have the strong influence on each indicator (4, 5, and 6) on the culture of transaction trust non-cash. This indicates that the type of socialization in repressive nature has proved effective in building public trust in Jakarta. From this act of transaction, the restriction is considered a real act that can be felt directly and practiced directly by the community.

People in Jakarta will not be too significant to trust the non-cash transaction system if only through appeal or promotion. Indicator 2 (cashless promotions) ranks second with the influence of indicator 4 (cashless transaction satisfaction) and indicator 5 (cashless transactions image). However, it does not affect the indicator 6 (sharing good value of non-cash transactions). It is based on the fact that the community will tend to share facts about the facts that happened directly in the field. Info that the nature of the promotion will be considered limited information that the community does not immediately feel the benefits if not done and considered a campaign is commonly done everywhere so that people are already easy to know. Indicator 1 (advertising of cashless transactions) becomes the least influential on the non-cash transaction trust culture variables only by having a significant influence on non-cash transaction image/image indicator. And even then with a significance value of 0,031 from the ideal maximum limit of 0,05 which means significant but not too strong compared to other indicators. It can be found that the heterogeneous Jakarta community with educational, occupational, and social levels is the factor determining the extent of socialization through appeals. The appeal of being educated may affect the literate society of new information and willing to digest deeper. However, to prove it concretely requires a comprehensive study in dividing the categories of society so that the data achieved becomes objective.

Back to the non-cash transaction restriction indicator that significantly influences each indicator 4, 5, and 6 in the non-cash transaction trust culture variable, indicating that this kind of socialization is effective even if it may not be popular to the public. However, with the restrictions on public places, people are inevitably obliged to follow the rules so they can fulfill their wishes. As long as the process is fast and does not harm them much financially, people will tend to keep abreast of existing restriction rules well. Indeed there will be people who are pro or contra with this type of policy, but it is reasonable to happen every new rules/ thing. Apart from the existing counter pros, the effects of the restrictions become strong because people can feel it directly on the facts on the ground. Communities can thus compare directly between the cash transaction system that has been used, with a system of non-cash transactions that are growing.

While nothing is perfect, both people have a direct and tangible assessment of the flaws in the cash transaction system with the added advantage of non-cash transactions. That is what makes the level of trust culture of non-cash transactions rise significantly through socialization by restricting cash transactions without overriding indicators 1 and 2 that also influence cultural variables of non-cash transaction confidence. From the conclusion of the results of research conducted, it can be known which indicators have a deficiency in influencing the culture of trust non-cash transactions in Jakarta. The shortcomings can then be analyzed and found ways to improve it so that socialization can be more effective in the people of Jakarta. Considering social aspects such as education, employment, economic, and other levels can also be a great solution in implementing appropriate socialization of targets to all elements of society that exist.

REFERENCES

Bungin, B. (2008). *Sosiologi komunikasi: Teori, paradigma, dan diskursus teknologi komunikasi di masyarakat*. Jakarta: Prenadamedia Group.

Bungin, B. (2014). *Metodologi penelitian kuantitatif: Komunikasi, ekonomi, dan kebijakan publik serta ilmu-ilmu sosial lainnya*. Jakarta: Prenadamedia Group.

Chen, H. R. (2008). Transaction management issues in web service-oriented electronic commerce systems: Performance evaluation. *Simulation, 84*(6), 263-274. doi: https://doi.org/10.1177%2F0037549708096298.

Junaidi., Erfit., & Lubis, P. (2013). Perilaku konsumen dalam pemilihan asuransi kendaraan bermotor antara jenis All Risk dan Total Loss Only (TLO) (Pengujian respon konsumen terhadap unsur ketidakpastian). *Jurnal Paradigma Ekonomika, 1*(7), 9-16. doi: https://online-journal.unja.ac.id/index.php/paradigma/article/view/1694.

Limbu, Y. B., Wolf, M., & Lunsford, D. (2012). Perceived ethics of online retailers and consumer behavioral intentions: The mediating roles of trust and attitude. *Journal of Research in Interactive Marketing, 6*(2), 133-154. Retrieved from http://www.emeraldinsight.com/doi/full/10.1108/17505931211265435.

Littlejohn, S., & Ross, K. (2009). *Teori komunikasi: Theories of human communication*. Translated by Mohammad Yusuf Hamdan. Jakarta: Salemba Humanika.

Masitoh, E. W., & Widayanti, R. (2014). Tingkat pemahaman, motivasi, kepribadian terhadap penerapan SAK ETAP di kampoeng Batik Laweyan Solo. *Jurnal Paradigma, 12*(2), 179-187. Retrieved from https://www.neliti.com/id/publications/115653/pengaruh-sosialisasi-tingkat-pemahaman-motivasi-kepribadian-terhadap-penerapan-s.

McAlexander, J., Dufault, B., Martin, D., & Schouten, J. (2014). The marketization of religion: field, capital, and consumer identity. *Journal of Consumer Research 41*(3), 858-875. Retrieved from https://www.jstor.org/stable/10.1086/677894?seq=1#page_scan_tab_contents.

Moorman, C., Deshpande, R., Zaltman, G. (1993). Factors affecting trust in market research relationships. *Journal of Marketing, 57*, 81-101. Retrieved from https://www.jstor.org/stable/1252059?seq=1#page_scan_tab_contents.

Mulyana, S. (2009). *Teori difusi inovasi*. Retrieved from https://wsmulyana.wordpress.com/tag/everett-m-rogers/.

Sangadji, E. (2010). *Metodologi penelitian: Pendekatan praktis dalam penelitian*. Yogyakarta: Andi Publisher.

Sugiyono. (2015). *Metode penelitian & pengembangan: Research and development untuk bidang pendidikan, manajemen, sosial, teknik*. Bandung: Alfabeta.

Swartz, D., Layne-Farrar, A., Hahn, R., & Wallsten, R. (2004). *The economics of a cashless society: An analysis of the costs and benefits of payment instruments*. Retrieved from https://www.researchgate.net/publication/265496400_The_Economics_of_a_Cashless_Society_An_Analysis_of_the_Costs_and_Benefits_of_Payment_Instruments.

Waluyo., Suwardi., Feryanto, A., & Haryanto, T. (2008). *Ilmu pengetahuan sosial untuk SMP/MTs Kelas VII*. Jakarta: Pusat Perbukuan, Departemen Pendidikan Nasional.