

GENDER PERCEPTIONS IN USING NON-CASH TRANSACTIONS WITH THE TECHNOLOGY ACCEPTANCE MODEL (TAM) APPROACH IN THE COMMUNITY OF PANTA PAJU HAMLET SORO LAMBU KAB. BIMA

Desi Ratnasari¹, Baiq Ari Yusrini², Shofia Mauizotun Hasanah³

Universitas Islam Negeri Mataram^{1,2,3}

Shofia.mauizotun@uinmataram.ac.id

Abstract

This study aims to determine the perception of Gender in using Non-Cash transactions with the Technology Acceptance Model (TAM) approach in the Panta Paju Hamlet community. TAM is one of the theories about the use of information technology systems that is considered very influential and is generally used to explain individual acceptance of the use of information technology systems. TAM consists of two indicators, namely influenced by attitudes through perceived ease of use and perceived usefulness. The results of this study state that ease and usefulness between men and women. There are 20 male and female informants, of which 10 men and 10 women stated that those who feel a lot of convenience and usefulness are female informants, this is because female informants often use non-cash transactions compared to men. These results can be represented that 100% of women feel the convenience and benefits of non-cash transactions, 50% of men feel the convenience and 50% do not feel the benefits..

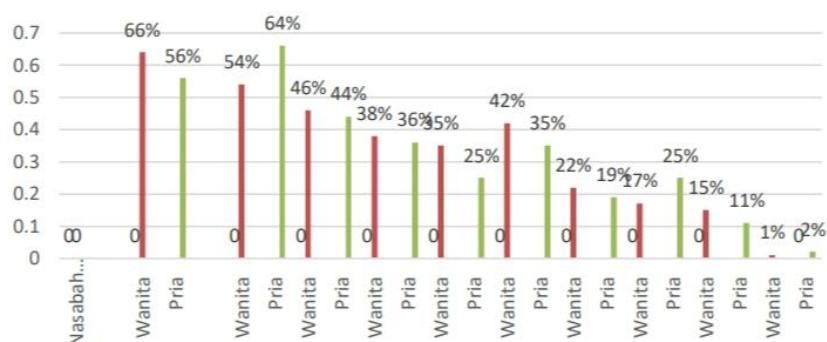
Keywords : Gender, Non-Cash Transaction, TAM

1. INTRODUCTION

According to Umar, gender is a concept used to identify differences between men and women in terms of social culture. Thus, gender is related to the conception of how men and women should play a role according to the values in their culture, different from the concept of sex, although the word gender comes from the English language, namely "gender" which means sex (Umar, 1999). The term gender is different from sex, gender is the difference between men and women in roles, functions, rights, responsibilities and behaviors shaped by social cultural values and customs, while sex is a biological physical difference that is easily seen through primary and secondary physical characteristics that exist in men and women. For example, male and female genitals and other body parts such as breasts which are the main physical characteristics, as well as additional physical characteristics in the form of Adam's apple, mustache, beard that exist in men that cannot be exchanged or changed, while gender can change depending on the culture and habits of society (Rahman, 2021).

Gender is a concept used to describe the roles and social relations of men and women. Gender formulates what roles should be attached to men and women in society. This then forms the gender identity of men and women which is introduced, maintained and socialized through social tools and written and unwritten legal norms in society. Gender is also influenced by culture, customs, and social behavior. That is, gender refers to the roles and responsibilities as women and men that are created and internalized in the family, society, in the culture of the community, where we live including expectations, attitudes, traits, behaviors of how to be a man and how to be a woman (Rachmawaty, 2021).

Chart 1. Non-Cash Payment Transaction Chart



Source: Observation, 2023

From the Non-Cash transaction data above, it can be seen that there are many forms of payment made in non-cash both in terms of shopping at minimarkets, paying bills, buying pulses and data packages and other payments. In the picture, the percentage numbers (%) researchers get from the results of observations and interviews with the relevant community parties, so that researchers provide an overview in the form of images as the researchers have attached. From the results above, there are differences between men and women that many use non-cash transactions are women. There is a difference in the color of the line indicating how much use of Non-Cash Transactions between men and women according to the information provided by the researcher.

In the banking world, it has utilized information technology in daily banking operations, known as the Banking application system. The application of information technology in the banking sector is expected to provide a comparative advantage for each bank so that its products and services are relatively competitive in the market. The banking industry in Indonesia is one of the economic sectors that has experienced the most dynamic development relative to other economic sectors, with the aim of delivering funds to the public and increasing efficiency in banking and financial institutions. As a financial institution that most of its funds come from surplus units, the Bank is required to manage these funds professionally and reliably. The role of

the banking world requires the support of human resource capabilities and the search for alternatives to handling Bank operations that are increasingly effective and efficient and provide supporting facilities that are increasingly effective and efficient and provide payment facilities that facilitate financial transactions for customers such as non-cash payment facilities (Decky, 2016).

The success of technology acceptance by the community in terms of using non-cash transactions can be measured by the development of the Technology Acceptance Model (TAM), which is an information systems theory that contains the decision-making process of whether a technology is acceptable. Accepted or not by users, and also as a consideration for implementing new technology.

The technology acceptance model (TAM) was first introduced by Davis in 1986, which was created specifically for modeling in information system users. The main purpose of TAM is to establish a basis for tracing the influence of external factors on the beliefs, attitudes and goals of computer users. TAM was adopted and developed from the Theory of Reasoned Action (TRA) model proposed by Ajzen and Fishbhein, to investigate the factors that cause individual acceptance behavior on information systems. The technology acceptance model, which is an adaptation of the TRA theory, is specifically tailored to explain the acceptance of information technology. TAM argues that technology use is determined by a person's behavioral intentions which, in turn, are influenced by attitudes through perceived usefulness and perceived ease of use. These two factors are central to a person's adoption of information technology (Prayudi, 2022).

According to Landry et. Al, TAM is a model that is widely used in information systems research to determine user reactions to information systems. This model shows that when a new system is given to a user, many factors influence the decision about when and how to use the system. TAM is the most widely recognized model and can explain why users reject or accept technology (Suci, 2016).

Referring to the results of preliminary observations conducted by researchers in several communities in the hamlet of Panta Paju, Soro Village, Lambu Kec. Bima Kab. That the use of non-cash transactions in the current era has increasingly shown its existence, due to the demands of the times that have entered the digital era. The use of non-cash transactions is too much to use, it's just that some people don't really use it, because most likely they don't know how to use it. Non-cash transactions are now mostly used by some people who have businesses, where these consumers or business actors make electronic-based non-cash payments in the form of APMK cards, e-wallets, internet banking / mobile banking and others. This can provide increased sales and expand business as well as convenience in providing services that are faster, easier and more practical.

Based on the description of the background above, the researcher is interested in examining how gender perceptions in the use of non-cash transactions with the technology acceptance model approach in the community of Panta Paju Soro Hamlet, Lambu District, Bima.

2. METHODOLOGY

In this study, researchers used qualitative research methods because in this study collected data from the results of observations, interviews and documentation. A qualitative approach is a method based on the philosophy of postpositivism, used to research on natural object conditions, where the researcher is the key instrument, data collection techniques are carried out in the form of triangulation (combined), data analysis is inductive / qualitative, and qualitative research results are meaning, understanding uniqueness, constructing phenomena and determining hypotheses. The data criterion in qualitative is definite data. Definitive data is what actually happens as it is, not data that is only seen, heard, said but data that contains the meaning behind what is seen and said (Sugiyono, 2018).

3. RESULT AND DISCUSSION

Soro Village is one of the villages in Lambu Sub-district which is located in the eastern part of Bima Regency with a village area of 8.12 hectares consisting of 25% plains. The distance from the village to the sub-district capital is 6 km or 20 minutes, while the distance to the district capital is 48 km or 1.5 hours. Soro Village was established in 1920 and until now has experienced quite rapid development in all sectors, namely agriculture, fishing, social culture, and the economy.

The history of Soro Village cannot be separated from the history of the civilization of the entry of Islam in Bima at that time, precisely in the 15th century ago a syeh Muhammad Bin Abdullah who was accompanied by 44 of his followers, he came to Islam from Bugis Makassar entering the sape strait towards the south and was guided by a point of light on the horizon east of the Nanga Nur peninsula which is now called Naga Nuri. The people at that time were very anxious to hear that there were people coming to bring a new religion, namely Islam, for those who wanted to embrace Islam were required to cut their heads and cut their tails, which actually meant to cut their hair (circumcision). The people at that time did not convert to Islam, instead they ran away and hid in so mbani to the north of the grave of syeh Nurul Mubin (Rade ama Bibu) and is now better known as so hidirasa. Furthermore, Sheikh Muhammad Bin Abdullah felt confused and returned to the Bugis region of Makassar to pick up four Sheikhs namely Sheikh Umar, Syeh Banta, Syeh Ali and Syeh Sarau with two men and two women dressed in traditional Aceh Malay bridal clothes to play to entertain the community (Mpaa Tari Lenggo) accompanied by Sila and Gantau.

In the midst of the community, two men and two women dressed as brides were carried by sarangge and because of seeing the people carried by the grandfathers, the community felt entertained and slowly wanted to convert to Islam by going through the stages of bathing and cutting hair, saying two sentences of shahada and being circumcised, so Islam developed in the village. In connection with the presence of Syeh Surau, the village was named Soro. In fact, the culture and customs brought by Syeh Surau united the people of Soro Village with the same language brought from Aceh, with the civilization and language that has controlled the people of Soro Village since the XIII century AD, so at that time the culture and civilization were still inherent in Soro Village.

As time went by, the religious sciences taught by the mubaliks and migrants from Minangkabau developed and a tribal civilization called Ama and Ina (Father and Mother) developed. In the era of the Soro Village government, with several changes of village heads until the current village head, and before the expansion of the village that the Malay village was only a hamlet located on the west side of the highway, namely Malay Hamlet and on the left side of the highway named Soro Hamlet. With the enactment of Law No. 22/1999, which mandates regional and village autonomy, it was given the widest possible scope for the village to organize and manage the village. Through deliberation, it was decided that the village of Soro would be divided into two for reasons of equalization of services, equal distribution of information and equal development in all areas of life.

Gender Perception in Using Non-Cash Transactions with TAM Approach

Gender perception is an observation about men and women obtained by inferring information and interpreting the roles of men and women. Based on the results of the interviews, it was found that sex is a symbol, and gender is the real role of the symbol. Men and women have their respective roles of participation and rights according to their nature. The two main factors that are an important part of the TAM Approach are as follows:

1. Perceived ease of use in using Non-Cash Transactions

Perceived ease of use in technology can be interpreted as a measure of a person's trust in a computer that is easy to understand and use, based on interviews with men and women, it is said that more women like non-cash payments, for example top up DANA, OVO, Shopeepay and also Gopay. But sometimes gender-related problems arise such as men being considered superior, work wages, married women are prohibited from becoming career women.

Based on the results of the interview, it was found that non-cash transactions are transactions where payment is not made directly, but using an application that has been provided online. The interviewees also stated that non-cash transactions are easy, hassle-free, safe, practical, and efficient. Women and men both use non-cash transactions, but more women use them. One of the interviewees stated that the reason why women use non-cash transactions more is because the population of men and women is more women, besides that most of the women also make many online purchases, and the results of the interview, obtained that non-cash transactions provide security and comfort for users. The type of non-cash transaction that is often used is mobile banking. The benefits obtained in using non-cash transactions include safety, comfort, and ease of transactions. In addition, non-cash transactions also do not need to queue to the bank, and are also fast. The interviewees also stated that the existence of several digital wallet applications also made it easier for them to make payments, one of which they liked was that in terms of paying for non-cash transactions, they simply paid with the right money without having to wait for change. The existence of non-cash transactions also makes it easier for users to shop.

The concept of gender equality and justice in Islam has actually become a substantive part of Islamic values. Islam is universal through the revelation (al-Qur'an and hadith) of the Most Just and Merciful God. Men and women are placed in equal portions for their benefit and happiness in this world and the hereafter. Therefore, men and women have the same basic rights and obligations as servants of Allah, the only difference is their piety before Him (Khana, 2017).

The results of the interview stated that those who felt more convenience in using non-cash transactions were women than men. This is due to several reasons, the female informant stated that the convenience she obtained was because the transaction was considered faster and did not need to think about the right money in the payment system, besides that the process could also be said to be easy. Meanwhile, according to the convenience felt by the male party, out of 10 sources, 10 of them stated that non-cash transactions are said to be fast, but the payment process is still said to be complicated, this is because before using non-cash transactions it is still necessary to do the registration process first. In addition, if there is no internet package or wifi, non-cash transactions cannot be carried out. It can be concluded that there are 100% of women who stated that it was easy to use non-cash transactions, 50% of men stated that it was easy to use non-cash transactions and 25% of men who stated that it was still difficult to use non-cash transactions.

According to H.T. Wilson, gender is defined as a form of determining the influence of cultural factors and collective life to distinguish men and women. In line with the opinion quoted by Showalter who defines gender as more than just distinguishing men and women can be seen from socio-cultural construction, but defines gender as an analytical concept which we can use in explaining something. Gender is the difference that appears in men and women when viewed from values and behavior. Gender is a term used to describe the social differences between men and women. Gender is a group of attributes and behaviors culturally assigned to men and women (Dwinarwoko & Bagong, 2004).

According to Astuti, "The non-cash payment system involves an intermediary institution so that the transacted funds can be truly effective in moving from the submitting party to the receiving party. If the parties are in the same bank circle, then the bank only needs to do the book-entry process from one account to another. However, if the two parties are not in the same bank circle, then a clearing institution is needed, namely Bank Indonesia, to accommodate the transaction (Lidanna, 2020).

2. Perceived usefulness in non-cash transactions

Perceived usefulness is a measure by which the use of a technology is believed to bring benefits to the person using it. Based on the results of the interview, it was found that seen from the Technology Acceptance Model (TAM) approach, someone uses non-cash transactions because they believe that cash transactions provide real guarantees and provide a level of convenience for users, making it easier for users to make transactions.

The results of interviews with 20 interviewees, of which 10 men and 10 women said that one's usefulness can be felt if they have implemented it. And the perception between men and women both stated that they had felt the benefits.

Based on the results of statements and 20 male and female informants, of which 10 men and 10 women stated that women who feel a lot of benefits are women, this is because women often use non-cash transactions compared to men. Meanwhile, men have not felt much benefit, this is because men tend to use cash transactions in terms of payment. Another thing that supports women to feel many benefits in non-cash transactions is that they say that non-cash transactions can be said to be safe and fast in the payment process. This is in accordance with what Adriana said which she said that women tend to be more dominant in carrying out activities because of their larger population than men (Iswah, 2009). These results can be represented that 100% of women feel the benefits of non-cash transactions, 50% of men feel the benefits and 50% do not feel the benefits.

Meanwhile, the concept of gender is a trait inherent in men or women that is socially and culturally constructed and interchangeable. So that all things that can be exchanged between male and female characteristics, which can change from time to time, from place to place, or differ from one class to another, are what is called gender. So gender is defined as means that in gender there are differences in roles, functions and responsibilities between men and women as a result of social construction.

Bank Indonesia states "Non-cash transactions are payments that utilize information and communication technology. The implementation of non-cash transactions can be carried out through online payment systems, such as transfers through Real Time Gross Settlement (RTGS), APMK, e-Money and other electronic channels. According to Alam and Rusdianto argued; "Non-cash payment instruments have developed and are increasingly commonly used by the public. Non-cash payment instruments require the use of one or more banks to complete transactions. Non-cash payments are not achieved simply by exchanging payment instruments, but there needs to be a transfer of deposit money between the payer and payee banks. Non-cash payment instruments provide a mechanism for banks to transfer money between banks".

This research is certainly in line with this research conducted by Agung Edi Rustanto and Iis Kartini entitled: "The effectiveness of non-cash payments to MSMEs in the Citarum river basin", in this study it shows that overall perceptions of the benefits, convenience and risks of MSMEs do not have a significant effect on the effectiveness of non-cash payments. 96 The strengths of this study are that buying and selling transactions with a non-cash payment system can provide an efficient and effective alternative payment solution for the community and MSMEs in the Citarum river basin are more advanced, this can make it easier for the community to increase sales. The weaknesses in this study are the perception of risk with other changes has a very low correlation (Agung & Iis, 2019).

According to Davis 1989, the Technology Acceptance Model has a definition as a model of user acceptance of the use of data technology systems. The TAM model explains technology acceptance so that it can view data system consumption recipients (Syarifah, 2022). According to Jogiyanto, there are several advantages possessed by the Technology Acceptance Model (TAM) theory, namely TAM is a behavioral model that is useful in answering the question of why many information technology systems fail to be implemented because their users have no desire to use them. TAM is built on a strong theoretical basis. TAM has been tested by most researchers which results in most of them supporting and it can be concluded that TAM is a good model. TAM is a simple model but gets valid results (Jogiyanto, 2007).

CONCLUSION

Based on the results of the analysis of interviews from informants that have been conducted, it can be concluded that gender perceptions in the use of Non-Cash Transactions with the Technology Acceptance Model Approach in the community of Panta Paju Soro Hamlet, Kec. Lambu Kab. Bima is that; a) Ease is felt by both men and women, related to its convenience according to the female gender stated that non-cash transactions are very easy to use for all types of work, because there is no need to bother carrying a lot of money when needed. Meanwhile, according to the male gender, it is easy to use, but there are shortcomings, namely that it is too difficult and complicated the process to create an account / atm and because they still prefer cash transactions that have a clear nominal amount in hand. b) For the benefits felt by both men and women, it is the same, namely very beneficial for everyone because they can go anywhere without the need to carry large amounts of cash and payments can be made online without being confused about taking the money.

5. REFERENCES

Agung Edi Rustanto dan Iis Kartini, "Evektivitas Pembayaran Non Tunai Pada UMKM Daerah Aliran Sungai Citarum", *Jurnal Lentera Bisnis*, Vol. 8, No. 2, 2019

Decky Hendarsyah, "Penggunaan Uang Elektronik Dan Uang Virtual Sebagai Pengganti Uang Tunai Di Indonesia", *Jurnal Ilmiah Ekonomi Kita*, Vol. 5, No. 1, Juni 2016

Dwi Narwoko dan Bagong Yuryanto, Sosiologi Teks Pengantar dan Terapan, (Jakarta: Kencana Prenada Media Group, 2004)

I Gede Prayudi, Dkk, "A Studi : Persepsi Kemudahan Penggunaan Dan Kegunaan Untuk Membangun Kepercayaan Dan Niat Menggunakan Kembali Layanan Mobile Banking", (Bandung: Media Sains Indonesia, 2022)

Iswhah Adriana, Kurikulum Berbasis Gender, Tadris. Volume 4. Nomor 1. 2009

Jogiyanto, "Sistem Informasi Kepelakuan", (Yogyakarta: Andi, 2007)

Khana Suranta, "Gender Dalam Pandangan M. Quraish Shihab (Tinjauan Dalam Bidang Pendidikan)", *Skripsi*, IAIN Palangkaraya 2017

Lidanna Dian Kurnia, "Analisis Efisiensi Penerapan Transaksi Non Tunai Dalam Pengelolaan Keuangan Daerah Kota Metro Provinsi Lampung", *Jurnal Manajemen UM METRO*, Vol. 14, No. 1, April 2020

Rachmawaty M. Noer, Dkk., "Strategi Dalam Menghadapi Tantangan Kesehatan Pasca Pandemi", (Cirebon: Insania, 2021)

Rahman Amin, "Hukum Perlindungan Anak dan Perempuan di Indonesia", (Yogyakarta : Deepublish, 2021)

Suci Rahmadani, Dkk, "Sistem Informasi Manajemen Pada Kelayanan Kesehatan Primer", (Jawa Timur: Uwais Inspirasi Indonesia, 2019)

Sugiyono, "Metode Penelitian Kualitatif", (Bandung: Alfabeta, 2018)

Syarifah Nim'ah, Dkk., "Implementasi Manajemen Pendidikan, Pemasaran Dan Keuangan", (Jawa tengah : PT. Nasya Expanding Management, 2022)

Umar, N., "Argumen Kesetaraan Gender", (Jakarta: Paramadina, 1999)