

ANALYSIS OF THE EFFICIENCY OF THE APPLICATION OF NON-CASH PAYMENT SYSTEM (CASHLESS) AT PT. NUR HARAMAIN MULIA TOUR (KRAKSAAN HEAD OFFICE)

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ABSTRACT

The evolution of payment systems from cash to non-cash reflects rapid technological advancements in the corporate and banking sectors. This study evaluates the efficiency of the cashless payment system implementation at PT Nur Haramain Mulia Tour, Kraksaan Office. Efficiency in this research is defined by five key indicators: transaction time savings, administrative cost reduction, error reduction in financial recording, transparency, and service speed. Using a descriptive qualitative approach, this study employed purposive sampling to select participants, including the company's financial staff, management, and customers. Data were collected through in-depth interviews, field observations, and document analysis, subsequently analyzed using Miles and Huberman's interactive model (data reduction, display, and conclusion drawing). The results indicate that the implementation of cashless payments at PT Nur Haramain Mulia Tour is currently **less efficient** as it fails to meet the expected indicators of speed and error reduction. The study identifies four primary barriers: 1) low digital literacy among staff and pilgrims regarding cashless systems, 2) a significant number of clients who do not possess bank accounts, 3) suboptimal data synchronization due to unconfirmed proof of payments, and 4) psychological barriers such as fear of system errors or network failures. Consequently, the non-cash system has not yet provided significant benefits in accelerating transaction flows. This research suggests that the company needs to improve its digital infrastructure and provide literacy programs for users to enhance system efficiency.

Keywords: *Payment system, Efficiency, Cashless, Digital Literacy, Travel Agency.*

A. INTRODUCTION

The evolution of payment systems, transitioning from physical currency to digital transactions, is a direct manifestation of global technological advancement. Cashless payment systems encompassing card-based instruments (APMK) and high-tech electronic solutions such as mobile banking and e-wallets aim to provide more efficient, economical, and inclusive financial services (Ansori, 2021; Octavina & Rita, 2021). In Indonesia, this shift is further accelerated by the National Non-Cash Movement (GNNK) initiated by Bank Indonesia to foster a more transparent and modern economy (Kurnia, 2020). Despite the widespread adoption of digital finance, the implementation of cashless systems in specific service sectors, such as Hajj and Umrah travel agencies, faces unique practical challenges. At PT Nur Haramain Mulia Tour (Kraksaan Head Office), the transition to a cashless payment system was intended to streamline high-value transactions and reduce the risks associated with handling physical cash. However, preliminary observations indicate that the system has not yet achieved its optimal efficiency. Instead of speeding up services, the application of non-cash

payments has encountered significant resistance and operational hurdles, ranging from low digital literacy among pilgrims to recurring technical synchronization errors. The expected benefits of transparency and administrative ease are frequently overshadowed by these persistent barriers, creating a gap between technological potential and field reality. While previous studies have explored cashless implementation in boarding schools (Chovivatur, 2025), general tourism (Nuri, 2017), and government agencies, there is a lack of empirical evidence focusing specifically on the Hajj and Umrah travel industry, which often involves elderly demographics and high-complexity financial transactions. Therefore, this study seeks to answer the following research questions: What are the specific benefits and obstacles experienced by both the management and the customers of PT Nur Haramain Mulia Tour in using the cashless payment system?, How is the efficiency of this system perceived by stakeholders, and what factors contribute to its current level of inefficiency?.

This research provides a twofold contribution. Theoretically, it fills the literature gap by providing an empirical analysis of cashless payment efficiency within the Islamic travel agency sector a niche that remains under-researched. Practically, the findings serve as a strategic evaluation for PT Nur Haramain Mulia Tour and similar agencies to refine their financial technology adoption. By identifying the root causes of inefficiency, this study offers actionable solutions to improve digital literacy, optimize data recording, and mitigate system risks, ultimately supporting the broader realization of a non-cash society in Indonesia. The development of payment systems is increasingly innovating from year to year, due to the impact of technological advances. The payment system was originally in the form of a manual/conventional payment system, which had to carry physical money. Money is an object that is approved as an instrument of exchange in a certain place, as a means of debt financing and the purchase of goods and services. The evolution of money began from a cash to cashless payment system. The improvement of the payment system is supported by increased risk, volume and value of transactions, transaction complexity, and improved technology. Cash payment systems have transformed from commodity money to paper money, while cashless payment systems have undergone a transition from APMK-based systems (means of payment using cards), such as ATM/Debit and credit cards to electronic systems. (Manik, 2019). Cashless is a term used to describe financial transactions that no longer use cash (be it metal or paper).

Cashless payment is all financial transactions that are carried out without involving cash such as demand deposits and checks, but using electronic means such as transactions through automated teller machines (ATMs), debit cards, credit cards, and transactions that use high technology such as e-banking, e-commerce, or e-payment. (Ansori, 2021). The development of financial digitalization has fundamentally changed the landscape of the financial industry, offering innovative solutions to manage finances more efficiently and inclusively. With the adoption of technologies such as digital banking applications, electronic payments, and blockchain, individuals and companies

can access financial services more easily and quickly, reducing dependence on slow and error-prone manual processes. (Octavina and Rita, 2021). Payment systems and patterns of economic transactions continue to change. Technological advances in payment systems shift the role of cash (currency) as a more efficient and economical means of non-cash payments. (Pramono, et al, 2006). There are several factors underlying this study. First, there is a need for in-depth analysis related to the subject and object of research, especially in the application of payment systems PT. Nur Haramain Mulia Tour, with a more detailed direction, namely the analysis of the application, benefits and obstacles faced so as to provide solutions to increase revenue for PT. Nur Haramain Mulia Tour. Second, significant developments in the use of electronic money that occurred in Indonesia showed a positive signal towards the realization of the national non-cash movement (GNNK) that has been designed by Bank Indonesia. (Kurnia, 2020). Another study related to cashless payment applied to boarding schools. (Chovivatur, 2025), another study explains the interest in using cashless payment in general tourism. (Nuri, 2017), another study explained the implementation of cashless payment at the Ministry of religious affairs. Previous research illustrates that the application of cashless payment is only available in educational institutions, the general tourism sector, and government agencies. However, no one has applied to the travel company Umrah and Hajj empirically.

B. METHODS

This study employs a descriptive qualitative approach to explore the operational realities and perceived efficiency of cashless payments within the specific context of a Hajj and Umrah travel agency. Participants were selected using **purposive sampling** to ensure that the data gathered represents the diverse perspectives of stakeholders involved in the payment ecosystem. The inclusion criteria were categorized into two groups: Internal Stakeholders (Management & Staff): Three employees including the Finance Manager, an Accountant, and a Front-liner. Criteria included having at least one year of experience in handling the company's digital financial records and direct involvement in the transition from cash to non-cash systems. External Stakeholders (Customers/Pilgrims): Seven pilgrims selected based on their diversity in age (representing both tech-savvy youth and elderly pilgrims), varying levels of digital literacy, and history of performing transactions (DP or full payment) via cashless methods at the Kraksaan head office. Data collection continued until data saturation was reached, which occurred after the 10th interview, at which point no new significant themes or barriers regarding system efficiency emerged from the respondents' narratives.

To ensure data triangulation and validity, three methods of data collection were utilized: In-depth Interviews: Semi-structured interviews were conducted for a duration of 30 to 45 minutes per session. The interview guide focused on several key domains: (1) perceived convenience vs. complexity, (2) technical reliability, (3) transparency of digital receipts, and (4) specific barriers encountered during

transaction execution. All sessions were audio-recorded with permission and transcribed verbatim for thematic analysis.

Field Observations: An observation protocol was implemented over a period of two weeks at the Kraksaan head office. The researcher observed the real-time interaction between staff and customers during the payment process, focusing on: (a) the time taken to complete a digital transfer, (b) customers' body language/expressions of confusion or ease, and (c) the administrative steps taken by staff to verify proof of payment. Observations were documented in structured field notes. **Document Review:** The study reviewed internal financial logs, digital transaction reports, printed payment receipts, and the Standard Operating Procedures (SOP) for non-cash payments at PT Nur Haramain Mulia Tour to compare formal protocols with actual practice.

Data were analyzed using the Interactive Model by Miles, Huberman, and Saldaña, which involves a continuous process of:

1. **Data Reduction:** Coding and categorizing vast interview transcripts into core themes (e.g., "Literacy Barriers," "System Errors").
2. **Data Display:** Presenting the organized data in matrices or narrative form to visualize the relationship between obstacles and efficiency.
3. **Conclusion Drawing and Verification:** Interpreting the findings to evaluate efficiency based on the predefined indicators (time, cost, accuracy, and transparency).

4. *Ethics and Consent*

This study adhered to strict ethical guidelines. Before any data collection began:

1. **Informed Consent:** Participants were provided with a written consent form explaining the study's purpose and their right to withdraw at any time.
2. **Confidentiality and Anonymity:** All personal identities were anonymized (e.g., Participant A, Participant B) to protect the privacy of employees and pilgrims.
3. **Ethics Approval:** Formal permission to conduct the study was granted by the management of PT Nur Haramain Mulia Tour through an official research permit letter.

C. RESULTS AND DISCUSSION

The findings are structured to evaluate the efficiency of the cashless system through the lens of the Technology Acceptance Model (TAM), mapping the observed sub-themes to the constructs of Perceived Usefulness (PU), Perceived Ease of Use (PEOU), and Perceived Risk Perceived Usefulness and Efficiency Gains. Efficiency in this study is measured by transaction speed, remote payment convenience, and record transparency.

Sub-theme: Transaction Speed and Remote Convenience For tech-savvy pilgrims, the system offers high *Relative Advantage*. It eliminates the need for physical visits to the Kraksaan office. "I live far from the office. Being able to pay via mobile banking saved me hours of travel time. It's very practical for busy people." (Participant 4, Young Pilgrim).

1. **Sub-theme: Transparency and Digital Reconciliation** Management noted that digital trails enhance transparency compared to manual cash handling, which aligns with the goal of reducing administrative errors. "With cashless, the history is clear. There is no risk of miscounting physical bills or losing money during the trip to the bank." (Participant 1, Finance Manager).

2. Barriers to Perceived Ease of Use (PEOU) and Complexity

Despite the benefits, the "Less Efficient" conclusion is drawn from the high degree of *Complexity* that outweighs the ease of use for the majority of stakeholders.

- a. Sub-theme: Low Digital Literacy and Demographic Complexity The elderly demographic of Umrah pilgrims creates a significant barrier to PEOU. *"I don't understand these apps. I'm afraid I'll press the wrong button and my money will disappear. I prefer coming to the office and getting a stamped paper receipt."* (Participant 6, Elderly Pilgrim).
- b. Sub-theme: Reconciliation Challenges and Data Dismanagement Observed inefficiencies often stem from a lack of confirmation. Staff must spend extra time manually matching anonymous bank transfers to specific pilgrims. *"Sometimes a transfer comes in without a name or description. We have to call several pilgrims to ask who sent it. This actually takes longer than accepting cash."* (Participant 2, Staff).

3. Trust and Perceived Risk

Efficiency is hindered by psychological barriers where users perceive the system as high-risk, leading to a "double-work" phenomenon.

- a. Sub-theme: Trust in Physical Evidence There is a strong cultural preference for physical receipts. Many pilgrims pay digitally but still drive to the office just to get a physical stamp, neutralizing the *Time Savings* indicator. *"Even though I sent the screenshot, I don't feel 'safe' until I have the official company receipt in my hand."* (Participant 9, Middle-aged Pilgrim).
- b. Sub-theme: Fear of System Errors Technical failures during peak seasons create bottlenecks.

"When the system is 'down' or the network is slow, everything stops. In the cash days, we never had a 'network error' with a wallet." (Participant 3, Staff).

Application of Non-cash payment system (Cashless) at PT Nur Haramain Mulia Tour

The payment system at PT Nur Haramain Mulia Tour actually has two instruments, namely cash and non-cash payments. At first PT Nur Haramain Mulia Tour uses a cash system, where every transaction must include physical money. The existence of cashless payments has increased starting from the Covid-19 event, where there are concerns related to the transmission of the virus through direct contact and physical money, and since the new regulation in Bank Indonesia Regulation No. 11/12/PBI / 2009 and the agenda to make the state of Indonesia as a non-cash society has been the background for the emergence of cashless or e-money, it provides new innovations for PT Nur Haramain Mulia Tour in its payment operations, namely in order to provide convenience and speed and security in every transaction and payment. As stated by one employee :*"This cashless payment system is very useful, because it can speed up the work process, provide convenience in every payment transaction, and minimize risk"*. (Informant, Ansori 32)

Some of the non-cash payment methods used by PT Nur Haramain Mulia are E-wallets, QRIS, E-money, debit cards, and credit cards. All of these payment methods can be

accessed in the company profile of PT Nur Haramain Mulia Tour, with an account number in the name of PT Nur Haramain Mulia Tour itself.

Benefits of Payment System Non-cash payment system (Cashless) at PT Nur Haramain Mulia Tour

As the results of observations of researchers related to non-cash payment system or cashless payment at PT Nur Haramain Mulia Tour, there are several benefits related to non-cash payment system or cashless payment, namely: transactions using cashless payment can speed up the process of transactions and payments, so as to shorten the time and work. As a statement from the employee: "Non-cash payment or cashless payment can speed up the work, because it no longer calculates a lot of the amount of cash deposits so that the work becomes shorter and quickly completed". (Informant, rudiah 27)

Easy Non-cash payment or cashless payment can facilitate every transaction and payment. The prospective pilgrims and Umrah can make payments anywhere and anytime without hindered distance or conditions, as the statement of one of the prospective pilgrims and Umrah: "This non-cash payment is very helpful for us in the process of depositing Hajj and umrah payments, because there is no need to come directly to the place and can save for us who still have some work or activities". (Informant, Anis 34). Obstacles that arise in the application of Non-cash (Cashless) at PT Nur Haramain Mulia Tour. The application of non-cash at PT Nur Haramain Mulia Tour certainly still has many obstacles, there are pros and cons related to payment using this cashless payment. As for some of the obstacles related to the implementation of non-cash payment systems, namely: 1. Lack of literacy and knowledge. In Indonesia, there are already many who apply cashless society in every transaction, but there are still some people who have not used or do not know about what this non-cash payment is, or even not a few of them who still do not have a bank account.

2. Fears of impending risk The public has concerns related to payments using cashless payment, as stated by one informant:

"We prefer to make payments in cash or cash for fear of system or network errors and other unexpected risks". (Informant, Musthofa 35)

3. Lack of communication

Non-cash payments when viewed from its function is certainly very convenient for users, but there are some people who are still in trouble when the implementation of this cashless payment. Lack of communication is bad communication between prospective pilgrims and umrah with employees. As stated by one employee:

"Many prospective pilgrims and Umrah who make non-cash payments but do not or forget to send proof of payment or transferan, so that the officers difficulty in inputting data". (Informant, ansori 32)

4. Do not have a bank account

Based on the results of observations and interviews, the prospective pilgrims and Umrah are still many who do not have a bank account book, so they can not use and

feel the cashless payment. There are several factors that cause them not to have a bank account, such as age, fear of usury and so forth. (Bank Indonesia, 2009)

Discussion

Application of Non-cash payment system (Cashless) at PT Nur Haramain Mulia Tour

Payment systems and patterns of economic transactions continue to change, this shifts the role of cash as a more efficient and economical means of non-cash payment. (Pramono & Bambang, 2006) PT Nur Haramain Mulia Tour presents non-cash payments to provide convenience for prospective pilgrims and Umrah and employees in the pattern of payment. Non-cash transactions are carried out using financial instruments such as credit cards, debit cards, checks, notes, electronic money, QRIS, and bilyet giro, in addition to non-cash payment instruments also include digital payment methods such as bank transfers through applications or mobile and internet banking. According to Lidanna Dian Kurnia, non-cash transactions are the transfer of a certain amount of money from one party to another by utilizing information and Communication Technology and 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. (Gift, 2020)

In the application of non-cash payment system at PT Nur Haramain Mulia Tour, from the observation and interview of the application of non-cash payment system has used several non-cash payment features, such as debit cards, credit cards, e-money, QRIS, and so forth. PT Nur Haramain Mulia Tour provides access to several non-cash payment features in order to facilitate the transaction process.

Benefits of non-cash payment system (Cashless) at PT Nur Haramain Mulia Tour

According to the Great Indonesian dictionary, benefit means to use, benefit, profit, or profit. The benefits of non-cash payments provide ease, speed, accuracy and efficiency in generating financial information. Based on observations and interviews of non-cash payment system at PT Nur Haramain Mulia Tour, there are 2 benefits, namely fast and easy. The point here is fast in the sense that the transaction process and payment becomes faster so that it can shorten the time, while easy means that both employees or prospective pilgrims and Umrah can make payments easily and can make payments without thinking about the distance or come directly to the place of the institution.

Constraints of Non-cash payment system (Cashless) at PT Nur Haramain Mulia Tour

According to Husna and Khaidir explained that the implementation of non-cash payments there are still some obstacles that cause ineffective and efficient. (Dona, 2018). Likewise at PT Nur Haramain Mulia Tour, there are still many obstacles when using a non-cash payment system, although it has some benefits but only a few people can feel it. There are two constraints according to their origin, namely internal and external constraints. (Faizah & Sari, 2020). Internal constraints are contained in a rudimentary application system. The point here is that there are still frequent errors

caused by network errors or application system errors. For example, there is a double transfer that is not due to the fault of employees or prospective pilgrims and Umrah but from the application system itself, causing concern and fear in the use of non-cash payments.

In external constraints, there are several obstacles in the application of non-cash payment system at PT Nur Haramain Mulia Tour including poor communication between employees and prospective pilgrims and umrah, it happens because the prospective pilgrims and umrah did not inform the proof of payment or transfer to the officer, so the officer did not enter the payment data. Another obstacle is the distrust of the prospective pilgrims and umrah when paying using non-cash, and the lack of literacy and knowledge about the non-cash payment system.

Efficiency is basically a comparison between the results achieved with the activities carried out. What it means to work efficiently is to work with as little movement, effort, time as possible. (Hamsinah, 2018). Based on the results of the study can be concluded the application of non-cash payment system at PT Nur Haramain Mulia Tour seen in terms of efficiency is still less efficient, because there are still many obstacles than the benefits obtained by the payment system using non-cash (cashless) at PT Nur Haramain Mulia. Therefore, there are several efforts that can be made to improve the efficiency of the application of non-cash payment system (cashless) at PT Nur Haramain Mulia Tour, namely:

Coaching and education

The need for guidance and education efforts to prospective pilgrims and umrah and employees related to the payment system using non-cash (cashless), such as how to use non-cash payments, the security of the transaction, as well as the benefits derived from the use of non-cash, this will encourage faster adoption among users.

Integration Of Digital Payment Systems

Integrate digital payment systems such as e-wallets, payment gateways, or online bank transfers directly into a company's website or app. This makes it easier for prospective Hajj and umrah pilgrims to make payments without having to leave the company's platform.

Improved system security

Ensuring transaction data security through data encryption, layered authentication, and refund process detection and automation, so that prospective pilgrims and umrah feel safer in making non-cash payments.

Improved technological infrastructure

PT Nur Haramain Mulia Tour must provide a reliable server system and network as well as user-friendly applications to support smooth non-cash transactions without technical glitches. With some of the above efforts, it is expected that the implementation of the payment system using non-cash (cashless) at PT Nur Haramain Mulia Tour can be efficient, and can provide benefits for its users

Theoretically, the findings of this study are in line with Rogers' innovation diffusion theory which explains that an innovation is not necessarily accepted equally

by all members of the social system. Although the non-cash payment system at PT. Nur Haramain Mulia Tour has relative advantages in the form of speed and ease, there are still obstacles in the aspect of complexity and compatibility with the characteristics of the congregation. In addition, based on the Technology Acceptance Model (TAM), the perceived usefulness of the cashless system is relatively high, but the perception of ease of Use and security has not been fully formed due to the limitations of digital literacy and concerns about transaction risks. From the perspective of financial inclusion, the low ownership of bank accounts in some pilgrims shows that access to formal financial services is still uneven, thus impacting on the not optimal efficiency of the implementation of non-cash payment systems.

D. Conclusion

This study concludes that the current implementation of the cashless payment system at PT Nur Haramain Mulia Tour has not yet achieved the intended operational efficiency. Based on a systematic comparison between targeted efficiency indicators (time, cost, and accuracy) and actual outcomes, the system remains less efficient primarily due to persistent verification and reconciliation frictions. Although cashless payments provide clear perceived benefits particularly in remote convenience, faster transfer capability, and improved transaction traceability these advantages are presently outweighed by high perceived complexity and elevated risk perceptions among pilgrims, especially older users. The findings indicate that inefficiency is not driven solely by technology availability, but by gaps in operational design and user readiness. Manual identification of transfers, delayed submission of proof of payment, occasional network disruptions, and data mismatches collectively create a “reconciliation gap” that increases staff workload, extends processing time, and raises the likelihood of errors. Therefore, improving system performance requires a comprehensive transformation across three strategic areas.

First, management must move from passive adoption to structured governance by formalizing clear policies and procedures. This includes (1) establishing a payment verification SOP where digital receipts are automatically linked to pilgrim IDs to eliminate anonymous transfer identification, and (2) standardizing internal communication flow so that transaction data and confirmation evidence are synchronized in real time. Second, customer support should shift from ad hoc assistance toward capacity-building. To reduce psychological barriers and improve perceived ease of use, the company should provide assisted digital onboarding during initial registration or manasik sessions, complemented by hybrid support (e.g., a dedicated helpdesk) to guide pilgrims through QRIS/mobile banking steps and troubleshoot common issues. Third, system governance must be strengthened through risk management and automated reconciliation. A contingency protocol for network failures (such as offline logging, layered authentication, and clear escalation steps) is essential to preserve trust and continuity. In addition, investing in an integrated payment gateway or financial dashboard that automatically reconciles incoming funds

with accounting records will reduce manual input, minimize errors, and shorten processing cycles.

In sum, the transition toward a non-cash service model in this context requires more than technical infrastructure; it demands a coordinated cultural, administrative, and operational shift. By aligning managerial policy, user-centric support, and robust system governance, the organization can convert current obstacles into sustainable efficiency gains and a stronger competitive advantage.

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