

INTISARI

Perkembangan sistem pembayaran menjadikan kartu dan pembayaran elektronik menggantikan uang tunai dan cek dalam bertransaksi. Sistem EDC (*electronic data capture*) merupakan bentuk layanan *e-commerce* antar institusi *acquirer - merchant* memanfaatkan keunggulan teknologi informasi komunikasi. Banyaknya *acquirer* di Indonesia mempertajam persaingan bisnis sistem EDC sehingga mempengaruhi loyalitas *merchant*. Kualitas layanan menjadi faktor penting dalam keunggulan bersaing sehingga *acquirer* harus terus menerus mengembangkan kualitas layanan untuk meningkatkan loyalitas *merchant*. *Acquirer* perlu mengukur kualitas layanan untuk mengetahui bagaimana faktor-faktor kualitas layanan sistem EDC meningkatkan loyalitas *merchant*. Tidak adanya instrumen pengukuran kualitas layanan sistem EDC membuat *acquirer* kesulitan mengukur kualitas layanan yang dipersepsikan oleh *merchant*.

Penelitian ini bertujuan untuk menghasilkan instrumen pengukuran kualitas layanan sistem EDC disebut *EDCPERF* untuk meningkatkan loyalitas *merchant* dan merekomendasikan *EDCPERF* sebagai acuan pengukuran layanan *acquirer* yang berkualitas. Dimensi-dimensi instrumen *SERVQUAL* diadaptasi untuk menghasilkan instrumen pengukuran kualitas layanan *EDCPERF* dengan 4 dimensi sebagai berikut: *business attentiveness*, *business availability*, *system dependability* dan *credibility*.

Indikator-indikator dan dimensi instrumen *EDCPERF* masih memiliki keterbatasan karena dikembangkan dari satu *acquirer* sehingga masih perlu dilakukan pengujian lain. Penelitian lanjutan sangat disarankan untuk mengkonfirmasi konsistensi instrumen *EDCPERF* di *acquirer* lain. Dimensi-dimensi *EDCPERF* menjadi dasar pengembangan kebijakan layanan berkualitas *acquirer* dan dipromosikan menjadi keunggulan bersaing untuk meningkatkan loyalitas *merchant*. *Acquirer* direkomendasikan melakukan pengukuran kualitas layanan sistem EDC secara kontinu. Indikator-indikator instrumen *EDCPERF* harus selalu disesuaikan dengan perkembangan bisnis sistem EDC sehingga akurasi instrumen pengukuran kualitas layanan sistem EDC akan terjaga.

Kata kunci: *EDC*, *EDCPERF*, *electronic data capture*, *acquirer*, *merchant*, *SERVQUAL*, kualitas layanan

ABSTRACT

Development of the payment systems change the way people do transaction. Cards and electronic payments replace cash and checks. The EDC (electronic data capture) system is one of the e-commerce service between institutions (i.e. acquirers – merchants) using the advantage of information communication technology. Lot of acquirers in Indonesia sharpen the business competition of the EDC system affecting merchant loyalty. The service quality competitive advantage is the important factor should be developed by the acquirer to maintain the merchant loyalty. Acquirer needs to measure the quality of service to know how the service quality factors improve the merchant loyalty. The lack of instrument to measure the service quality of the EDC system makes the acquirer difficult in measuring the service quality perceived by the merchant.

This research aims to produce the instrument to measure the service quality of the EDC system called EDCPERF to increase the merchant loyalty and to recommend the EDCPERF as a reference measurement of the acquirer's quality of service. The dimensions of SERVQUAL instrument adapted to produce the EDCPERF instrument with 4 dimensions: business attentiveness, business availability, system dependability and credibility.

The indicators and the dimensions in the EDCPERF instrument still have some limitations since it is developed based one acquirer. The EDCPERF instrument still need to be tested in other acquirers so further research is recommended to confirm the consistency of the EDCPERF instrument. The dimensions of EDCPERF as the basic policy of acquirer service quality improvement and can be promoted as the competitive advantage to improve the merchant loyalty. The acquirer is recommended to measure the service quality of the EDC system continuously. The indicators of the EDCPERF should always be tailored following the business development of the EDC system so the accuracy of the instrument would be maintained.

Keywords: *EDC, EDFPERF, electronic data capture, acquirer, merchant, servqual, service quality*