

INTISARI

Cashless society menjadi *trend* yang dikenal sebagai masyarakat non-tunai. Penyediaan sistem pembayaran *cashless* tidak hanya fokus pada penerapan sistem namun juga memperhatikan kepuasan konsumen sebagai pengguna. Kepuasan konsumen bagi pemerintah menjadi umpan balik dalam membuat strategi yang tepat guna untuk mengevaluasi dan pengembangan produk maupun layanan. Pasar Prawirotaman menjadi *site* lokasi penelitian dilatar belakangi karena masyarakat Kota Yogyakarta membutuhkan pasar yang bersih, nyaman, dan mudah dalam melakukan transaksi pembayaran sehingga Pemerintah Kota Yogyakarta melakukan trobosan baru dalam hal transaksi pembayaran beralih menggunakan uang elektronik pada Pasar Prawirotaman menjadi pasar rakyat pertama yang menerapkan *cashless society*. Tujuan penelitian ini untuk mengetahui dampak *cashless society* terhadap kepuasan konsumen di Pasar Prawirotaman Kota Yogyakarta. Metode penelitian yang digunakan yaitu metode deskriptif dengan pendekatan kuantitatif. Teknik pengambilan sampel data kuantitatif menggunakan teknik *convenience sampling*. Sumber data penelitian bersumber dari survei dengan menyebarkan kuesioner menggunakan skala *continuous rating scale* dengan bentuk *checklist* terhadap 300 responden. Teknik analisis data kuantitatif menggunakan uji beda dua rata-rata sampel berpasangan (*paired sampel t-test*) dengan menunjukkan nilai signifikansi $0,000 < 0,05$ sehingga menunjukkan terdapat perbedaan tingkat rata-rata pendapatan pedagang dan pengeluaran pembeli pada saat sebelum dan sesudah menerapkan *cashless society* di Pasar Prawirotaman. Variabel bebas yang digunakan berasal dari dua teori yaitu *Technology Acceptance Model* (TAM) dan *Service Quality Model*. Adapun variabel *perceived of usefulness* dan *perceived of ease of use* mewakili teori *Technology Acceptance Model* (TAM) sedangkan variabel *reliability*, *responsiveness*, dan *security* mewakili *Service Quality Model*. Sehingga secara keseluruhan, peneliti menggunakan variabel *perceived of usefulness*, *perceived of ease of use*, *reliability*, *responsiveness*, *security* dalam menentukan tingkat kepuasan konsumen dalam mengakses *cashless society* di Pasar Prawirotaman Kota Yogyakarta dengan menggunakan software *SPSS 26*.

Hasil penelitian dapat disimpulkan bahwa Dampak Penerapan *Cashless Society* Terhadap Kepuasan Konsumen dapat dilihat dari : 1) data penelitian kepuasan konsumen dalam menggunakan *cashless society* dengan pendekatan *Technology Acceptance Model* dan *Service Quality Model* di Pasar Prawirotaman menunjukkan hasil valid dan reliabel. 2) Hasil analisis perbedaan pendapatan pedagang serta pengeluaran pembeli sebelum dan sesudah penerapan *cashless society* di Pasar Prawirotaman menunjukkan 247 dari 300 dengan persentase sebesar 82,33% responden mengalami peningkatan pendapatan pedagang dan pengeluaran pembeli harian sehingga dapat dikatakan dampak penerapan *cashless society* berjalan efektif; 3) Hasil perhitungan efektivitas penerapan *cashless society* dalam tingkat kepuasan konsumen sebesar 95,08% yang artinya dampak penerapan *cashless society* terhadap kepuasan konsumen berjalan sangat efektif di Pasar Prawirotaman.

Kata Kunci : *Cashless Society*, Kepuasan Konsumen, Pasar Prawirotaman, *Service Quality Model*, *Technology Acceptance Model*

ABSTRACT

The cashless society has become a trend known as a cashless society. The provision of a cashless payment system does not only focus on system implementation but also pays attention to customer satisfaction as users. Consumer satisfaction for the government becomes feedback in making appropriate strategies for evaluating and developing products and services. Prawirotaman Market became the research location site because the people of Yogyakarta City needed a market that was clean, comfortable, and easy to make payment transactions so that the Yogyakarta City Government made a breakthrough in terms of switching payment transactions using electronic money. Prawirotaman Market became the first people's market to implement cashless. society. The purpose of this study was to determine the impact of a cashless society on consumer satisfaction at Prawirotaman Market, Yogyakarta City. The research method used is a descriptive method with a quantitative approach. The quantitative data sampling technique used the convenience sampling technique. The source of research data comes from surveys by distributing questionnaires using a continuous rating scale in the form of a checklist to 300 respondents. The quantitative data analysis technique uses a two-way difference test of paired sample t-test by showing a significance value of $0.000 < 0.05$ so that it shows that there are differences in the average level of income of traders and buyers' expenditures before and after implementing a cashless society. at Prawirotaman Market. The independent variables used to come from two theories, namely the Technology Acceptance Model (TAM) and the Service Quality Model. The variables perceived usefulness and perceived ease of use represent the Technology Acceptance Model (TAM) theory, while the variables of reliability, responsiveness, and security represent the Service Quality Model. So overall, the researcher uses the variables perceived usefulness, perceived ease of use, reliability, responsiveness, and security in determining the level of consumer satisfaction in accessing a cashless society at Prawirotaman Market, Yogyakarta City by using SPSS 26 software.

The results of the study can be concluded that the impact of the application of a cashless society on consumer satisfaction can be seen from 1) research data on consumer satisfaction in using a cashless society with the Technology Acceptance Model and Service Quality Model approaches in Prawirotaman Market shows valid and reliable results. 2) The results of the analysis of differences in the income of traders and buyers' expenses before and after the implementation of the cashless society in Prawirotaman Market showed 247 out of 300 with a percentage of 82.33% of respondents experiencing an increase in traders' income and daily buyer expenses so that it can be said that the impact of implementing a cashless society is effective; 2) The results of the calculation of the effectiveness of the application of cashless society in the level of consumer satisfaction of 95.08%, which means that the impact of implementing cashless society on consumer satisfaction is very effective in Prawirotaman Market.

Keywords: Cashless Society, Consumer Satisfaction, Prawirotaman Market, Service Quality Model, Technology Acceptance Model.