

**THE EFFECT OF NON CASH PAYMENT SYSTEM ON CUSTOMER COMPLIANCE IN LOAN REPAYMENT AT PT. PEGADAIAN BOSWESEN BRANCH**

**PENGARUH SISTEM PEMBAYARAN NON TUNAI TERHADAP KEPATUHAN NASABAH DALAM PELUNASAN PINJAMAN PADA PT. PEGADAIAN CABANG BOSWESEN**

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**ABSTRACT**

The digitalization of financial services has driven the increased use of non-cash payment systems at various financial institutions, including PT. Pegadaian. However, customer compliance in repaying loans remains suboptimal. This study aims to analyze the effect of non-cash payment systems on customer compliance in repaying loans at PT. Pegadaian, Boswesen Branch. Using a quantitative approach with simple linear regression analysis, this study processed data collected through a structured questionnaire from gold pawn customers. The results showed that the use of non-cash payment systems did not significantly impact customer compliance. This finding indicates that compliance is more determined by factors other than the use of payment technology, such as financial awareness, understanding of payment obligations, and level of trust in the institution. This study recommends that further studies consider psychological, behavioral, and financial literacy variables to gain a more comprehensive understanding of the determinants of customer compliance.

**Keywords:** Customer Compliance; Finance; Pawnshops; Loan Repayment; Non-Cash Payment Systems

**ABSTRACT**

*Digitalisasi layanan keuangan mendorong peningkatan penggunaan sistem pembayaran non-tunai pada berbagai lembaga keuangan, termasuk PT. Pegadaian. Meskipun demikian, tingkat kepatuhan nasabah dalam melunasi pinjaman masih belum optimal. Penelitian ini bertujuan menganalisis pengaruh penggunaan sistem pembayaran non-tunai terhadap kepatuhan nasabah dalam pelunasan pinjaman pada PT. Pegadaian Cabang Boswesen. Menggunakan pendekatan kuantitatif dengan analisis regresi linear sederhana, penelitian ini mengolah data yang dikumpulkan melalui kuesioner terstruktur kepada nasabah layanan gadai emas. Hasil penelitian menunjukkan bahwa penggunaan sistem pembayaran non-tunai tidak memberikan pengaruh yang berarti terhadap tingkat kepatuhan nasabah. Temuan ini mengindikasikan bahwa kepatuhan lebih banyak ditentukan oleh faktor lain di luar penggunaan teknologi pembayaran, seperti kesadaran finansial, pemahaman terkait kewajiban pembayaran, dan tingkat kepercayaan terhadap lembaga. Penelitian ini merekomendasikan agar studi selanjutnya mempertimbangkan variabel-variabel psikologis, perilaku, dan literasi keuangan untuk memperoleh pemahaman yang lebih komprehensif mengenai determinan kepatuhan nasabah.*

**Keywords:** Kepatuhan Nasabah; Keuangan; Pegadaian; Pelunasan Pinjaman; Sistem Pembayaran Non-Tunai

**1. INTRODUCTION**

Community needs continue to increase over time. This increase in community needs occurs in tandem with the growth of the national economy. Every individual works to meet their needs. However, the income earned is often insufficient to meet these needs. People then seek ways to increase their income. One method used is by taking out a credit loan. Credit loans are generally obtained from banking institutions. Individuals and communities take out credit to meet various needs or to expand their businesses. Credit is generally provided by

financial institutions, particularly banks or other authorized institutions for consumption and production purposes. Credit activities are not unfamiliar in everyday life. Credit is not only familiar to urban communities but also reaches rural communities. In practice, both in villages and cities, it is very possible for credit provided by banking institutions to experience problems or become delinquent. Therefore, credit agreements often include conditions in the form of collateral from the debtor to the creditor or lending institution (Hasibuan, 2017; Kasmir, 2014; Rivai & Arifin, 2010).

Credit guarantees can be provided by providing collateral in the form of either a fiduciary guarantee or a mortgage. If the collateral provided is a mortgage, the granting process must comply with the rules for granting and registering mortgages as stipulated in Law Number 4 of 1996. Loan repayment is a crucial aspect of lending, as it involves returning the loan funds to the lender within a specified period. Borrowers need to understand the various methods available for loan repayment to effectively manage their financial obligations. Different repayment methods offer different benefits and may be more appropriate depending on each individual's circumstances. Loan repayment refers to the process of returning the loan funds to the lender over a specified period. When an individual or business takes out a loan, they agree to repay the principal amount along with accrued interest and fees. Loan repayments are typically made periodically, which can be monthly, quarterly, or according to a predetermined schedule. The repayment amount is calculated based on the loan amount, interest rate, and the selected repayment period. Adhering to the agreed repayment schedule is essential to maintaining a good credit history and ensuring that the loan is repaid in full within the specified time period (Rose & Hudgins, 2013; Gitman & Zutter, 2015; Kasmir, 2014; President of the Republic of Indonesia, 1996).

A payment system is a system that encompasses a set of rules, institutions, and mechanisms used to transfer funds to meet obligations arising from economic activity (Law No. 23 of 1999). The payment system is a crucial component that guarantees the implementation of transactions within an economy, carried out by the public through trade. Activities within the payment system involve various institutions that act as service providers and support providers in payment system services. These institutions include banks, non-bank financial institutions, and individuals.

PT. Pegadaian, Boswesen Branch, is a state-owned enterprise (BUMN) that aims to meet the needs of the community by providing financing services through a pawn system, which involves lending money using goods as collateral. Items that can be pawned include gold, jewelry, vehicles, electronics, and other valuables.

Customers are urged to increase their vigilance against the increasingly worrying circulation of counterfeit money and gold. Pegadaian invites various parties to work together to anticipate and minimize the negative impact of the widespread circulation of counterfeit goods. For example, by using a mobile banking application directly connected to the Pegadaian app. Digital Service or by means of payment using a card in the form of a credit card, debit card, Automated Teller Machine(ATM) and debit cards as an alternative, transfer and delivery costs can be reduced, while reducing the risk of receiving counterfeit money unknowingly.

One of the measures proposed by Pegadaian is to reduce the use of physical cash and shift to cashless methods. Pegadaian hopes that with active public participation and support from various parties, efforts to prevent the circulation of counterfeit money and fake gold will be successful. Vigilance and education are key to maintaining transaction security and protecting the common good.

At PT. Pegadaian, Boswesen Branch, there are still many problems and challenges in customer compliance in repaying loans using a non-cash payment system. Lack of customer understanding of the non-cash payment system is one factor in customer compliance in repaying loans at PT. Pegadaian, Boswesen Branch. Customers do not understand how to transact using a non-cash payment system, so customers still come to pawnshop outlets

carrying large amounts of cash to make installment payments or repay loans. Customers also do not understand the loan repayment time, so employees at the outlet always provide explanations about the loan repayment time.

Loan repayment is due Monday through Friday before the due date. Loan repayment is also open from 8:00 a.m. to 12:00 p.m. WIT. However, some customers have made payments outside the specified timeframe. Based on the background explanation above, the author is interested in conducting research entitled "The Effect of Non-Cash Payment Systems on Customer Compliance in Loan Repayment at PT. Pegadaian Boswesen Branch".

## 2. LITERATURE REVIEW

Several previous studies have examined non-cash payment systems and their impact on the economy and financial behavior of the public. Sembiring's (2014) study, "The Effect of Non-Cash Payment Systems on Monetary Stability in Indonesia," showed that the increased use of card-based payment instruments impacted inflation and the rupiah exchange rate. This study highlighted the close relationship between non-cash payment systems and national monetary stability. The similarity with this study lies in the scope of the discussion regarding non-cash payment systems, but differs in the object and timeframe of the study, where Sembiring's study focused more on macroeconomic aspects.

Furthermore, research by Hasibuan (2015), entitled "Analysis of the Impact of Non-Cash Transactions on Indonesia's Economic Growth," found that increased use of non-cash transactions has a positive impact on the money supply. This indicates that non-cash payment systems can accelerate money circulation and contribute to economic activity. The similarity between this study and Hasibuan's study lies in the non-cash variable, while the difference lies in the focus of the research, which is directed at national economic growth, rather than individual or customer compliance.

Another study was conducted by Rukmana (2016), from Brawijaya University Malang, entitled "The Impact of Non-Cash Payment Development on Indonesia's Economic Growth." Based on the results of data analysis, it was found that the ratio of cash to current accounts and the value of credit card and ATM/debit-based transactions have a positive effect on economic growth. Thus, this study confirms that advances in payment technology can support national economic stability and growth. The similarity with the current study lies in the discussion of non-cash payment systems, while the difference is that Rukmana's research focuses on macroeconomic aspects, rather than on customer behavior aspects such as compliance in repaying loans.

From these three previous studies, it can be concluded that non-cash payment systems have been proven to influence the economic sector in various macro contexts, both in terms of monetary stability and economic growth. However, this study takes a different perspective by highlighting the influence of non-cash payment systems on customer compliance in loan repayment, specifically at PT. Pegadaian Boswesen Branch. Thus, it is hoped that it can provide new contributions to the micro aspects of customer financial behavior.

## 3. METHODS

This study uses an associative quantitative approach aimed at determining the effect of a non-cash payment system on customer compliance in loan repayment at PT. Pegadaian, Boswesen Branch, Sorong City, Southwest Papua. The study population consisted of 233 gold pawn customers, with 70 respondents as a sample determined using the Slovin formula using a 10% error rate. The sampling technique used was purposive sampling with the criteria of active customers who had previously repaid their loans.

Primary data was obtained through a Likert-based questionnaire, while secondary data was collected from company documents and supporting literature. The independent variable in this study is the non-cash payment system (X), measured through five indicators: ease of use,

transaction speed, system security, availability and accessibility, and convenience. The dependent variable is customer compliance (Y), measured through adherence to pawn agreements, administrative procedures, fee provisions, service ethics, and communication and information schedules.

Data analysis was carried out through validity, reliability, normality, simple linear regression, t-test, and coefficient of determination ( $R^2$ ) tests using statistical software.

#### 4. RESULT AND DISCUSSION

##### 4.1. Results

Data analysis was conducted using simple linear regression to determine the effect of the non-cash payment system on customer compliance in loan repayment at PT. Pegadaian Boswesen Branch. The validity test results showed that most of the statement items were declared valid ( $r$ -count  $> 0.3$ ), while the reliability test results showed a Cronbach's Alpha value  $< 0.6$ , so the instrument is classified as less reliable. The results of the simple linear regression test are presented as follows:

**Table 1. Simple Linear Regression Test Results**

Variables	Coefficient (B)	t-count	Say.	Information
Permanent	18,542	5,625	0,00 0	Significant
Non-Cash Payment System (X)	0,050	0,327	0,74 5	Not significant
Coefficient of Determination ( $R^2$ )	0,002	-	-	Contribution of 0.2% to Y

Source: Processed primary data, 2025

The resulting regression equation is:

$$Y = 18,542 + 0.050X$$

The regression coefficient value (0.050) indicates a positive relationship, meaning that the increase in non-cash payment systems tends to be followed by an increase in customer compliance, although the effect is very small. A significance value of 0.745 ( $> 0.05$ ) indicates that the effect is not significant. The  $R^2$  value of 0.002 means that only 0.2% of the variation in customer compliance is explained by the non-cash payment system, while the remaining 99.8% is influenced by other factors outside the study.

##### 4.2. Discussion

The analysis results show that the non-cash payment system does not have a significant impact on customer compliance in loan repayment at PT. Pegadaian Boswesen Branch. This indicates that the implementation of the non-cash payment system has not been able to encourage changes in customer behavior in terms of discipline or punctuality in loan repayment.

Most customers still prefer to make cash payments directly at Pegadaian outlets due to habit, limited digital literacy, and perceived security of electronic transactions. These results reinforce field findings that many customers are unfamiliar with using digital services like mobile banking or e-wallets for payment transactions.

This finding differs from previous research by Hasibuan (2015); Rukmana (2016); and Sembiring (2014), which found a positive influence between non-cash payment systems and macroeconomic indicators such as economic growth and monetary stability. However, in the context of microeconomics and individual behavior, the results of this study indicate that non-technological factors such as financial discipline, procedural understanding, and transaction habits are more dominant in influencing compliance.

Therefore, to improve customer compliance, PT. Pegadaian needs to expand digital financial literacy education, improve the security and trustworthiness of its cashless payment system, and promote the benefits of digital transactions so customers feel more comfortable switching to cashless payment methods.

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