CHAPTER IV

RESULT AND DISCUSSION

A. General Description of Objective and Subjective Research

1. General Description of Objective Research

a. Profile of Super Indo

Super Indo is one of the large retail business in the form of a supermarket in Indonesia. it sells various products for daily needs such as foods, stuffs, electronic, etc. there are many society buy their household needs in super indo, it is in line with their motto “Fresher, More Economies, and Closer”. Super Indo become one the supermarket favorites among the society to purchase because their services make the society feel comfortable, the lower price and quality product.

There are various kinds of products brand sold in super indo therefore easy to be gotten, moreover the diversity of society taste can be handled by super indo well. Super Indo has its own brand denominate “365”. Private brand was launched in 2006 along with the amount of products reach 140 products.

Super Indo has small mini enterprises partners as one of the appreciation against mini enterprises, that want to supply their products in Super Indo. It can be seen in Super Indo market. Super indo has many market separated and dominantly in Java Islands. Nowadays, there are 171 booth, 165 super indo market, 6 super indo express booth. Furthermore, in Yogyakarta can be behold as much 9 Super Indo market.

b. History of Super Indo

Super indo is big company networking which is Ahold Delhaize Group that one of the international retail. Ahold Delhaize Group headquarters in Zaandam, Netherlands. It becomes one of the biggest retail for foods in worldwide. It also leads supermarket business, and e-commerce that run retail business. Each brand has the same spirit to give professional chance profitable. Brands built to strengthen local communities, responsible resources, and help the society to do health choice.

Ahold Delhaize was established on July 2016, merger of Ahold and Delhaize Group, two retail innovators for almost 150 years. Local brand already employ more than 370.000 employees in 6.700 markets. Every brand Ahold Delhaize is dedicated to help the customer purchase anything, and anywhere. For now, this international retail has a lot of networking until 3 continents and 11 countries, such as Indonesia, Luxemburg, Greece, Unites Stated, Romania, Belgium, Serbia, Montenegro, Albania, Bosnia and Herzegovina, and Bulgaria.

Super Indo started growing in 1997 years with the stakeholders Delhaize Group as much as 51%. Since, at that time, super indo extend its business by opening new market in Indonesia. Local brands from Delhaize Group also include one of the fresh food providers and local product that has own style, including various product choice of nature and organic.

2. General Description of Subjective Research

The subject within this research is society of Yogyakarta who is purchasing in the Super Indo Market.

a. Research Descriptive

On this research, the author uses questionnaire, which consist of four questions for dependent variable (Y) and 15 questions for all the independent variables (X). dependent variable is cash usage, and independent variables comprises manageable, flexibility, transaction volume, and charge for non-cash payment. This questionnaire is distributed to 100 respondents especially the society of Yogyakarta who purchase in super indo Jogokariyan Branch, as the research sample with using liker summate rating method (LSR).

3. Respondent Identity

a. Identity based on gender

Table 4.1

Identity Based on Gender

Gender	Frequency	Percent
Female	75	75%
Male	25	25%
Total	100	100%

Source: Appendix 1

From the table above, the numbers of respondents reach 100 people, dominantly by women with total percentage 75% who fill the questionnaire. It shows the fact that women is the main actor within the

households to buy the daily needs, whereas men respondents only reach 25% from overall.

b. Identity based on age

Table 4.2

Identity Based on Age

Age	Frequency	Percent
17-25	51	51%
26-35	17	17%
36-45	18	18%
46 above	14	14%
Total	100	100%

Source: Appendix 2

From the data gotten, there are 51% respondent age around 17-25 years old, 17% for 26-35 years old, 18% for 36-45 years old, and 14% for 46 above and including who is already elderly.

c. Identity based on education

Table 4.3

Identity Based on Education

Education	Frequency	Percent
Diploma	7	7 %
Elementary School	1	1%
High School	31	31%
Junior School	5	5%
Undergraduate	56	56%
Total	100	100%

Source: Appendix 3

From table above, it shows that overall of respondent reach 100, the most educated is undergraduate as much 56%, continued by high school as

much 31%, diploma 7%, junior high school 5%, and elementary school is 1%.

d. Identity based on jobs

Table 4.4

Identity Based on Jobs

Jobs	Frequency	Percent
Employee	28	28%
Entrepreneur	22	22%
IRT	6	6%
Laborer	3	3%
Pensioner	3	3%
PNS	2	2%
Students	36	36%
Total	100	100%

Source: Appendix 4

Based on the table above, it can be concluded that from overall 100 respondents, it comprises with several background of educations, such as students reach 36%, employee (including private company) reach 28%, entrepreneur 22%, IRT or housewife reach 6%, laborer 3%, pensioner 3% and PNS or civil servant reach 2%.

e. Frequency Purchase in Super Indo

Table 4.5

Identity Based on Frequency

Frequency to Super Indo	Frequency	Percent
1x day	2	2%
1x month	14	14%
1x week	17	17%
2 x week	1	1%
2x month	3	3%
2x week	13	13%
3x month	13	13%
3x week	3	3%
4x week	1	1%
Always	2	2%
Seldom	31	31%
Total	100	100%

Source: Appendix 5

Based on the table above, it explains that most people come to Super Indo in order to purchase goods dominantly only for they need, like seldom, people answer reach 31% , 1x week 17%, 1x month 14%, 2x week 13%, and 3x month 13%.

B. Result of Quality Instrument Test

1. Result of Validity Test

Validity test is used for the accuracy and appropriateness of each submitted questionnaire item. Measuring tool that can be used to test validity in a questionnaire is the correlation number between the questionnaire score with the overall score of respondents on the information in the questionnaire. To test it, the author can use the SPSS application.

A questionnaire is declared valid if r count> r table. for a two-way test at the level of trust with a significance of 5% can be seen based on the number of respondents or N. therefore N amounts to 100 respondents then the free degree is 0, 195. The results of the validity test conducted using SPSS by using independent variables, namely manageable (X1), flexibility (X2), transaction volume (X3) and charge for non-cash payment (X4) against cash usage (Y) case study Superindo Market in Yogyakarta can be seen through this:

Table 4.6

Validity Test Each Instrument

N of Items	R_{count}	R_{table}	Status
1.	0,888	0, 195	Valid
2.	0,914	0, 195	Valid
3.	0,743	0, 195	Valid
4.	0,868	0, 195	Valid
5.	0,777	0, 195	Valid
6.	0,713	0, 195	Valid
7.	0,733	0, 195	Valid
8.	0,721	0, 195	Valid
9.	0,752	0, 195	Valid
10.	0,813	0, 195	Valid
11.	0,788	0, 195	Valid
12.	0,520	0, 195	Valid
13.	0,706	0, 195	Valid
14.	0,735	0, 195	Valid
15.	0,580	0, 195	Valid

Source: Appendix 6

Based on the table above, it explains directly that all the items within the questionnaire is valid, because r_{count} more than r_{table} which is 0,195.

2. Result of Reliability Test

Reliability testing in this study uses the Cronbach's Alpha method in SPSS software version 21. The following results are tested. The indicator of the questionnaire can be said to be reliable if the number of Cronbach's alpha is more than 0.6.

Table 4.7

Reliability Statistics

Cronbach's Alpha	N of Items
0,824	15

Source: Appendix 7

From the table above, it can be seen that all the item within the questionnaire is very reliable due to above 0,60 which is 0,824.

C. Result of Classical Assumption

1. Normality Test

Submission of normality in this study using one sample Kolmogorov smirnov. Data can be said to be normally distributed if it has a probability of significance value > 0.05. Here is a table of normality test:

Table 4.8

Normality Test

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Unstandardized Residual	.062	100	.200*	.985	100	.338
*. This is a lower bound of the true significance.						

Source: Appendix 8

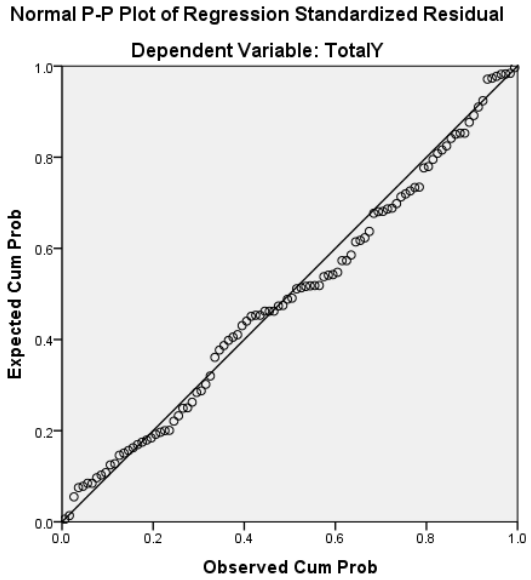

Figure 4.1

The Normality Test

Source: Appendix 9

On the table 4.7, it shows that the significance value of kolmogorov smirnov reaches 0,200>0,05. It means more than the value of alpha which is 0,05. It indicates, all the concepts of measuring variables used do not contain normality problems and can be said to be normally distributed data. Moreover, from the figure 4.1, it shows the plots following the line so that it distribute normally.

2. Multicollinearity Test

Multicollinearity is the linear relationship between the independent variables X in the multiple regression model. If the linear relationship between the free variable X in the multiple linear regression model is perfect correlation, the variables are perfectly double collinearity. A good

regression model should not have a correlation between independent variables. To detect multicollinearity can be seen through the value of variance inflation factors (VIF), i.e. If the VIF value of the independent variable <10 and tolerance value> 0.1, it can be said that the data is free from the symptoms of multicollinearity. Following each VIF value from the independent variable:

Table 4.9

Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Manageable	.737	1.358
	Flexibility	.597	1.675
	Transaction Volume	.704	1.421
	Charge for Non-Cash Payment	.780	1.282

Source: Appendix 10

In table 4.8 it can be seen that the tolerance value of each independent variable shows a value> 0.1 and the value of VIF of each independent variable is at a value <10. This indicates that each independent variable in this study is free from the symptoms of multicollinearity.

3. Heteroskedasticity Test

The function of heteroskedasticity test is to know whether in this regression model variable inequality from one observation to another happens. The ideal regression is when there is no heteroscedasticity. In this

study, heteroscedasticity testing was performed using the glacier test method. The data has heteroscedasticity problem if the sig value <0.05, While the data is said to be free from heteroscedasticity if the value of sig> 0.05. Here is table shows the significance value of the residual variable regression results for the independent variables in this study:

Table 4.10

Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.812	1.060		2.652	.009
	Manageable	-.031	.098	-.037	-.315	.754
	Flexibility	-.088	.083	-.139	-1.062	.291
	Transaction Volume	.044	.133	.040	.330	.742
	Charge for Non-Cash Payment	-.030	.050	-.068	-.592	.555

Source : Appendix 11

In table 4.9 it can be seen that the significance value of each independent variable has a value> 0.05 which means it is greater than the alpha value. This indicates that each independent variable namely manageable, flexibility, transaction volume, and charge for non-cash payments does not contain heteroscedasticity problems.

D. Hypothesis Submission

1. Result of Multiple Linear Regression

This study uses statistical analysis that uses multiple linear regression, where the purpose of multiple linear regression is to determine the effect of independent variables on the dependent variable. The independent variable consists of four variables namely, manageable (X1), flexibility (X2), transaction volume (X3), and charge for non-cash payment (X4), and dependent variable is cash usage (Y). Here is the result of multiple linear regression within this model:

Table 4.11

Multiple Linear Regression Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.444	1.699		4.383	.000
	Manageable	-.034	.157	-.022	-.216	.830
	Flexibility	.121	.132	.105	.916	.362
	Transaction Volume	.432	.212	.216	2.035	.045
	Charge for Non-Cash Payment	.256	.081	.318	3.160	.002

Source: Appendix 12

In table 4.10, it shows the result of multiple linear regression analysis. It can be seen by the value of the regression coefficient for each independent variable to the dependent variable. They are manageable variable as much as -0.022, 0.105 in the flexibility variable, 0.216 in the transaction volume variable, and 0.318 in the charge for non- cash

payment, which can be seen from the table in the unstandardized coefficients column of the beta column.

Thus, that the regression equation can be obtained as follows:

Y = -0,022 X1+ 0,105 X2 + 0,216 X3 + 0,318 X4

From the regression equation, it can be seen the results of the regression coefficient, which can be concluded that:

a) β1 = -0,022 coefficient for independent variable manageable. It shows coefficient regression for manageable is negative. It means that when manageable level increase then the cash usage will decrease, and vice versa.
b) β2 = 0,105 coefficient for independent variable flexibility. It shows coefficient regression for flexibility is positive. It means that when flexibility level increases then the cash usage will increase and vice versa.
c) β3 = 0,216 coefficient for independent variable transaction volume. It shows coefficient regression for transaction volume is positive. It means that when transaction volume level undergoes increment then the cash usage will increase.
d) β4 = 0,318 coefficient for independent variable charge for non-cash. It shows coefficient regression for charge for non-cash is positive. It means that when charge for non-cash level undergoes increment then the cash usage will increase.

2. Determination Coefficient Test

The coefficient of determination (R2) test is a test to see the contribution of independent variables to the dependent variable as follows:

Table 4.12

Determination Coefficient Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.500	.250	.218	1.826	2.102

Source: Appendix 13

Based on the table above, it shows that the coefficient of determination (R2) is 0,250 or 25 %. The magnitude of the coefficient shows that the independent variables in this study are able to explain the dependent variable by 25 %, while the remaining 75 % is explained by other variables outside this research model.

3. F Test

This study conducted an F test to determine the level of significance of the influence of the independent variables namely manageable, flexibility, transaction volume and charge for non-cash payments on the dependent variable, namely cash usage together or simultaneously. If the significance value is <0.05, the hypothesis is accepted. Meanwhile, if the significance probability value> 0.05 then the hypothesis is rejected. Here are the results of multiple linear regression analysis that show the results of the F test, videlicet:

Table 4.13

F Test

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	105.660	4	26.415	7.919	.000
	Residual	316.900	95	3.336		
	Total	422.560	99			

Source: Appendix 14

From the data above, it explains the F significance value of 0,000 <0.05. Thereby, it can be concluded that independent variables, which are manageable, flexibility, transaction volume, and charge for non-cash payments within this model together or simultaneously have a significant effect on the dependent variable that is cash usage.

4. T Test

T test is conducted to determine the effect of each independent variable, namely manageable, flexibility, transaction volume and charge for non-cash payments on the dependent variable, specifically cash usage individually or partially. This test is the core of this research because this study wants to test the hypothesis of each independent variable on the dependent variable. After conducting various tests, the author obtains the results of the t test, as follows:

Table 4.14

T Test

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	7.444	1.699		4.383	.000
Manageable	-.034	.157	-.022	-.216	.830
Flexibility	.121	.132	.105	.916	.362
Transaction Volume	.432	.212	.216	2.035	.045
Charge for Non-Cash	.256	.081	.318	3.160	.002

Source: Appendix 15

Based on the results of multiple linear regression test it can be concluded for the t test in testing the hypothesis the author obtained the following results:

a) H1: Manageable has negative and insignificant effect on cash usage

   Based on the results of the existing t test, it is known that the X1 variable that is manageable has a t value of -0.216 and a significance value of 0.830 > 0.05. This shows that manageable variable has a negative insignificant effect on cash usage. Based on the results it can be concluded that H_1 is rejected, because the value of manageable significant is bigger than 0,05.

b) H2: Flexibility has positive and insignificant effect on cash usage

   Based on the existing t test results, it is known that the X2 variable, namely flexibility, has a t value of 0.916 and a significance value of 0.362 > 0.05. This shows that the X2 variable, flexibility, has a positive insignificant effect on cash usage. Based on this results it can

be concluded that H2 is rejected because the value of flexibility significance is bigger than 0,05.

c) H3: Transaction volume has positive and significance effect on cash usage

Based on the existing t test results, it is known that the X3 variable, namely the transaction volume has a t value of 2.035 and a significance value of 0.045 < 0.05. This shows that the X3 variable namely transaction volume has a positive effect on cash usage. Based on this results it can be concluded that H3 is accepted because the value of transaction volume significance is lower than 0,05.

d) H4: Charge for Non-Cash Payment has positive and significant effect on cash usage

Based on the existing t test results, it is known that the X4 variable, namely charge for non-cash payments, has a t value of 3.160 and a significance value of 0.002 <0.05. This shows that the X4 variable, namely charge for non-cash payments, has a positive significance effect on cash usage. Based on these results it can be concluded that H4 is accepted because the value of charge for non-cash payments significance is lower than 0,05.

E. Discussion

Based on the results of data analysis above, it can be behold that independent variables within this model simultaneously positive affect toward cash usage as dependent variable, whereas in t test, only two independent

variables has positive effect to dependent variable which is transaction volume and charge for non-cash payment. Here is further explanation regarding the research:

1. Manageable has negative and insignificance influence on cash usage

   In this case, variable manageable has a negative and insignificant effect on cash usage. It means that manageable is not the main factor why society of Yogyakarta who shop at Super Indo use cash to make transactions. The indicators of manageable within this research model are easy to control expenditure and find out the amount of expenditure.

   Manageable variable against factor of cash usage contrasts with non-cash usage in managing or controlling money itself. According to (Jati, 2015) found that by using electronic money will encourage the society to behave consumptively. This statement also is supported by (Soman, 2018) explained that consumer who pay or use debit card, more likely to obey the will and buy items that are not needed and not planned to be purchased beforehand, because the feeling of lost money will be lower in expenditure and does not affect them, due they do not see it. Moreover, consumer using credit card likelihood underestimates the amount of money they spend so there is a tendency for overspending

   However, within this case, the manageable variable does not influence the society of Yogyakarta who shops in super indo to spend their money on shopping, unlike previous research findings. It is because they do not consider regarding managing their money in using cash.

Moreover, the result is negative and insignificant because most of the occupation of the respondent within this model is the students reaching 36%, they do not earn money by their own self so that managing their money for shopping in using cash not affect them. Thus, the result of this phenomenon can be concluded that the societies who shop in Super Indo are a category of retail buyer which withdraw their own money from ATM and hold cash in order can purchases goods and services to fulfil their needs without thinking and considering their expenditure management in shopping so that variable manageable is negative insignificant.

2. Flexibility has positive and insignificance influence on cash usage

From the result of the data, analysis within this model tells that flexibility has positive influence on cash usage. It explains that flexibility become of why people still use cash in their transaction but it does not influence them significantly. It is insignificant because either the consumer will buy many things or not they will tend to use cash. The indicator for measuring the flexibility of this variable is ease of use and does not have any tackle in finishing the transaction.

This result become positive because everyone likes to ease in every action did especially when it is part of transaction tool. The society of Yogyakarta who shop in super indo likes to hold cash because they do not have any tackle when they pay using cash. The more flexibility, the more

consumers will use cash. Moreover, it is also eased them to pay the park by only using cash rather than they use card to pay.

The result of this phenomenon also supported by (Rosana, 2018) stated that cash is flexible inasmuch as it is easy to use which does not require account or device by either party to complete transaction so therefore, everyone can use cash and it is very simple. Although they purchase in grocery needs, cash is still needed so therefore, cash is still important in daily life. However, the result of flexibility and transaction volume has consistent itself. When the society wants to get more flexible then they will use cash for buying their daily needs no matter how much their quantity purchases.

3. Transaction volume has positive and significance influence on cash usage

The result of testing data in this study indicates that the independent variable for transaction volume is positive and significant towards cash usage. It means that transaction volume positive and significance influence society of Yogyakarta who is purchasing in Super Indo to use cash. The results obtained between flexible and volume transactions have red thread, which because they want to flexible then they use cash although the higher volume transaction. It shows the consistency results between flexible and transaction of volume, which means how much the quantity shopping is, they will remain using of cash. This result matches with the pre-research conducted when the author directly observed in four big markets in Yogyakarta. In which for the

sample only takes 20 respondents for each market so that it gets 100 samples respondent from overall. The result showed that indeed the use of cash still dominates; videlicet 67% of people still use cash to transact with an average expenditure of up to 500 thousand rupiah, it includes as higher purchases. It also matches with the result from the respondent answer saying agree regarding still using cash although the transaction volume relatively higher.

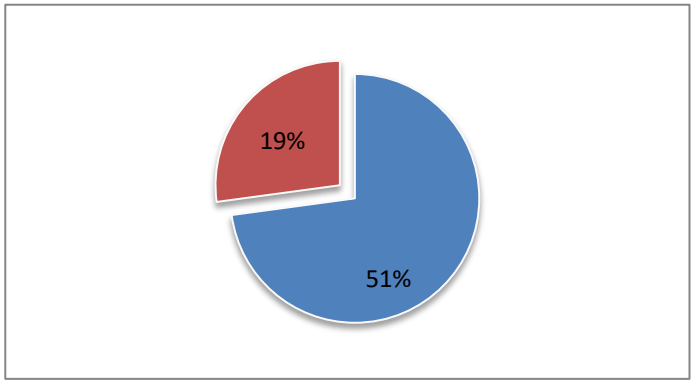

Figure 4.2

Percentage of Transaction Volume Answer

Source : Appendix 17

It can be seen through the figure above, that the majority of the respondents will prefer using cash reaching 51% although they have larger transaction volume in order to fulfill their daily needs by shopping in Super Indo Jogokariyan Yogyakarta. The cause the number of transaction volumes they have that relatively higher because they already have the plan to go shopping beforehand to buy their daily needs.

This result is in line and supported by the research cash of Germany. According to (Schmidt, 2016) stated that although most of

countries, consumers mainly use cash for small transaction amounts of less than 10 euro or 10 dollars, in Germany, almost 40% of larger purchases with values equivalent to more than 40 US Dollar or larger are made in cash. It is in line with the result that gotten within this research.

Thus, the results obtained from this phenomenon are that society of Yogyakarta who shop at Super Indo already have planning beforehand for shopping because as a behavior to fulfill their needs. Thereby, transaction volume becomes the reason significantly, why the society of Yogyakarta who shop in Super Indo use cash as the system payment.

4. Charge for non-cash payment has positive and significance influence on cash usage

The result of this variable, charge for non-cash is positively significance influence towards cash usage. It means that within this model, the society of Yogyakarta who purchase in Super Indo decide that the more charge for non-cash, the more they prefer using cash as transaction system. It is because there is additional fee charge when they swept the card, which does not match with type of their own card. Moreover, if they have digital payment or non-cash, they want to top up for deposit, it will push charge. It is kind of burden.

Especially when they shop with a relatively small amount, then pay using a card that the EDC machine is available does not match their own type of card, then the fee will be charged. The results obtained from this study are in line with previous studies (Arango, et al, 2017) found that

different incentives such as relative cost of card and ATM withdrawal cost, are they key factors explaining why cash is still remains top of wallet across many developed economies.

Furthermore, in any research by (Alonso, et al, 2018) found that there are two factors classified into four categories: access to cash and banking product, degree of digitalization, macroeconomics environment, and cultural factors. The most relevant variables explaining the prevalence in the use of cash are the share of senior population, the level of digitalization and the average size of card transaction. This latter variable is explained by two effects, which are the decrease in the amount of commissions and fees charged for the use of cards. Consequently, the factor of charge for non-cash becomes the reason why society of Yogyakarta who shop in Super Indo use cash to transact. It is because the burden through additional cost out of the total cost of purchases that actually does not exist in cash usage.

It has the red thread also with transaction volume variable, in which when the society of Yogyakarta who shop in super indo buy their daily needs by using cash with the number of transaction volume relatively higher, then they do not want to get burden anymore by the additional cost imposed by card, so that they tend to use cash. Although the amount of charge imposes already set by the central bank of Indonesia. The charge that imposed on the users or customers is different, started from 0,15-1%. 0, 15% is for on us and 1% is for off us.

Thereby, the result gotten by this phenomenon showed that the society of Yogyakarta who shop in Super Indo think holding cash is more important rather than card due to the charge does not give an advantage at all. The fee charge imposes for non-cash actually can use for any good rather than acquiesce their money in vain. Furthermore, the center of Super Indo, which is in Jogokariyan headquarters, serves the customers who pay with cash through provide cashier specific only for cash user. This shows that people who shop at Super Indo avoid additional costs that will be charged when they pay using a card.