

Non-Cash Payment Instruments: Perception of Muslim Community Sambas Regency, West Kalimantan

Sri Deti

Fakultas Ekonomi dan Bisnis Islam, Institut Agama Islam Sultan Muhammad Syafiuddin Sambas

*Correspondence email: srideti560@gmail.com

Abstract

This study aims to reveal how the Sambas Muslim community perceives non-cash payment instruments and see what non-cash payment instruments are most widely used by Muslim communities in Sambas Regency. This study uses a quantitative approach, where data collection is done by distributing online questionnaires to the Muslim community in Sambas Regency which is then measured using a Likert scale. The number of samples was determined using the Slovin formula with a significance level of 7.9% so 160 respondents were obtained who would fill out the questionnaire. The sampling technique used is random sampling. The results of this study indicate that the Muslim community of Sambas has a good perception of the availability of infrastructure, uses and promotions carried out by Islamic banking related to non-cash payment instruments. The non-cash payment instrument most widely used by the Muslim community in Sambas Regency is ATM, where ATM is used by 132 respondents, then Internet Banking by 37 respondents, SMS Banking by 25 respondents, Debit Card 19 respondents, and other instruments by 17 respondents. In addition, the Muslim community of Sambas also realizes that using non-cash payment instruments has two sides that must be considered, in addition to having many advantages, they must also be careful to avoid or minimize risks that can happen at any time. It is recommended for further researchers to conduct further research using a more in-depth analysis so that they can see the effect of using non-cash payment instruments on various aspects of Sambas Regency.

Keywords: Perception, Payment, Non-cash, Sambas

Abstrak

Penelitian ini bertujuan untuk mengungkapkan bagaimana persepsi masyarakat Muslim Sambas terhadap alat pembayaran non tunai dan melihat alat pembayaran non tunai apa yang paling banyak digunakan oleh masyarakat Muslim di Kabupaten Sambas. Penelitian ini menggunakan pendekatan kuantitatif, dimana pengumpulan data dilakukan dengan cara menyebarkan kuesioner secara online kepada masyarakat Muslim di Kabupaten Sambas yang kemudian diukur menggunakan skala likert. Jumlah sampel ditentukan menggunakan rumus slovin dengan tingkat signifikansi 7,9% sehingga didapatkan 160 orang responden yang akan mengisi kuesioner. Teknik sampling yang di gunakan yaitu random sampling. Hasil penelitian ini menunjukkan bahwa masyarakat muslim Sambas memiliki persepsi yang baik atas ketersediaan infrastruktur, kegunaan dan promosi yang dilakukan oleh pihak perbankan Syariah terkait alat pembayaran non tunai. Alat pembayaran non tunai yang paling banyak digunakan oleh masyarakat muslim Kabupaten Sambas adalah ATM, dimana ATM digunakan oleh 132 orang responden, kemudian Internet Banking 37 responden, SMS Banking 25 responden, Kartu Debit 19 responden dan instrumen lainnya 17 responden. Selain itu masyarakat muslim sambas juga menyadari bahwa menggunakan alat pembayaran non tunai memiliki dua sisi yang harus di perhatikan, selain memiliki banyak keuntungan juga harus tetap berhati-hati untuk menghindari atau meminimalisis risiko yang sewaktu-waktu dapat menimpa. Disarankan kepada peneliti selanjutnya untuk melakukan penelitian lanjutan dengan menggunakan analisis yang lebih mendalam sehingga dapat melihat pengaruh penggunaan alat pembayaran non tunai terhadap berbagai aspek di Kabupaten Sambas.

Kata Kunci: Persepsi; Pembayaran; Non-tunai; Sambas

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1. INTRODUCTION

The development of technology-based payment systems in recent years has significantly changed the architecture of payment systems, ranging from the conventional way of relying on physical money to relying on technology as a payment instrument. Although physical money is still widely used by the world community as a means of payment, but in line with the development of technology and the rapidity of payment systems, cash payment patterns are gradually shifting towards non-cash payments (Ansam, 2008).

This is because the development of technology has a considerable influence on all aspects of life. Payment systems in this era of technology can't be separated from the development of currency, where initially payments are made in cash and now up to non-cash electronic payments (Sri Mulyani, 2003). Electronic payment (E-Payment) is defined as a means of payment in electronic form where the value of money is stored in certain electronic media and E-Payment is also often referred to as Electronic Money. The user must first deposit the money to the publisher and be stored in electronic media before using it for transaction purposes. When used, the value of electronic money stored in electronic media will be reduced by the value of the transaction and afterward can be top-up. Electronic media to store the value of electronic money can be chips or servers (Gandawati, 2016).

Along with the development of technology, human life runs very quickly, effectively, and efficiently. In the business world, the use of technology, especially the internet has become a basic necessity so that transactions can be done faster, easier, and effectively (Yudistira, 2014). Similarly, the payment system in the banking world, where the banking world has expanded the movement space of the flow of goods or services transactions along with supporting facilities offered to be able to cross the boundaries of a country's territory. Such conditions certainly have benefits for consumers or customers to fulfill the desire for goods or services and increasingly open the freedom to have various types and quality of goods or services following the wishes and capabilities of consumers or customers (Undang-Undang Nomor 8 Tahun 1999 tentang Perlindungan Konsumen, 1999).

The modern lifestyle of the world community encouraged the emergence of non-cash payment instruments such as the use of credit cards, debit cards, ATM cards, and e-money. In recent years innovations in electronic payment instruments using cards have evolved into a more practical form and more and more enthusiasts (Irma Aidilia Putri, 3 C.E.) The number or increase in the number of the non-cash payment instrument used in the period 2012-2019 can be seen through the following table: (Irma Aidilia Putri, 3 C.E.).

Table 1. Total Use of AMPK and Electronic Money

No.	Years	APMK		Electronic Money	
		Total	Growth	Total	Growth
1	2012	92.569.720	12,95%	21.869.946	65,64%
2	2013	104.553.973	16,56%	36.225.373	-1,34%
3	2014	121.871.551	12,53%	35.738.233	-3,98%
4	2015	137.143.048	11,97%	34.314.795	49,22%
5	2016	153.554.677	18,34%	51.204.580	75,77%
6	2017	181.722.576	-1,72%	90.003.848	85,78%
7	2018	178.604.233	12,49%	167.205.578	74,81%
8	2019	200.912.407	14,75%	292.299.320	47,89%

Source: Bank Indonesia, Payment System Statistics

Based on the table there is an increase from year to year, even there has been a spike in the last three years. The increasing use of cashless payment instruments will certainly change people's lifestyle in making transactions, especially in this pandemic. However, the increasing use of non-cash payment instruments must be accompanied by improvements in supporting infrastructure to make customers easier

and more comfortable in transacting. This is because the availability of infrastructure is a basic necessity that must be available for cashless transactions of the community to run smoothly. Besides, uneven distribution and unstandard infrastructure will be able to impede the achievement of economic targets in the long term, then the need for coordination between Bank Indonesia as a monetary authority and the

government as a fiscal authority is urgently needed (Radiansyah, 2016).

The use of non-cash payment instruments is increasingly favored by the public because of the many uses of this non-cash payment instrument, financial transactions become more efficient and provide convenience and do not have to bother carrying large amounts of cash when traveling, thus providing security and avoiding crime in transacting. Besides, by using non-cash instruments, people are easier to make transactions such as transfers, payments at supermarkets, electricity payments, telephones, water payments, hp voucher purchases, credit card payments, loan installment payments, business/business purposes, and transactions over the internet (Mubarak, 2014).

However, in the use of non-cash payment instruments in addition to many uses and benefits, some risks must be watched by the public, especially for people over the age of 40 years, as based on the results of research by Umi Julaihah which states that as many as 58.06% of lecturers and employees of FITK UIN Maulana Malik Ibrahim Malang stated that non-cash transactions are quite risky, while lecturers and employees over the age of 40 years stated the use of non-cash payment instruments is a high risk, it is due to the limitations of using new technologies in transacting (Julaihah, 2015a).

The growing use of non-cash payment instruments today is inseparable from the efforts that have been made by the banking world in promoting various features of non-cash payment instruments. Some non-cash products offered by Bank Syariah Indonesia are Digita Banking and Card products and services. Digital Banking products include BSI Aisyah, BSI API Platform, BSI ATM CRM, BSI Card, BSI Cardless Withdrawal, BSI Merchant, BSI Mobile, BSI Net, BSI Payment Point, BSI QRIS, BSI Smart Agent, Open an Online Account, JadiBerkah.id, Gold Solutions (B. S. Indonesia, 2016).

As for Card Products consists of Financing Cards and Debit Cards, where financing cards include BSI Hasanah Card Classic, BSI Hanasah Card Gold, BSI Hasanah Card Platinum, and Debit Cards such as BSI Debit GPN, BSI Debit OTP, BSI Debit Visa, BSI Debit Sabi Card, BSI SimPel Debit Card, BSI Visa Hajj Card (B. S. Indonesia, 2016). So many non-cash payment instruments certainly require promotion from the banking sector so that the public knows the types of non-cash payment instruments, as research

conducted by Rahman Helmi and Zaki Mubarak in South Kalimantan stated that the most known non-cash payment instruments by the people of South Kalimantan, namely ATM cards as much as 68.9% of the rest are distributed on other non-cash payment instruments such as Debit Cards, Credit Card, Check and SMS Banking (Mubarak, 2014). This is different from the research conducted by Julaihah which shows that respondents have a good perception of the usefulness, convenience, security, and risk of non-cash transactions. In addition, this study also found that the student group still uses one type of instrument, namely ATM transactions, while the lecturer-employee group is already using ATM, SMS banking, and Internet banking (Julaihah, 2015a). Meanwhile, research conducted by Radiansyah stated that the Infrastructure variable had the most significant effect on the perception of the Muslim community in using non-cash payment instruments in the city of Medan compared to other variables, namely the variables of Efficiency, Security, Promotion, and Environment (Radiansyah, 2016).

Based on these studies, this research was conducted, to see the other side of the use of non-cash payment instruments, especially in Sambas Regency. Currently, the fulfillment of the needs of the people in Sambas Regency in the form of goods and services has increased very rapidly, this can be seen from the average per capita expenditure of the people of Sambas Regency in a month of Rp. 83,442, is in second place after spending on housing and housing facilities (Statistik, 2020). These needs can be easily met along with the development of technology offered by banks through non-cash payment instruments. Likewise, the Muslim community in Sambas Regency also needs this non-cash payment instrument, both to withdraw money through ATMs or make other online transactions. Therefore, it is necessary to study further how the perception of the Muslim community in Sambas Regency in using non-cash payment instruments. This study looks at the perception of the Muslim community in Sambas Regency using different variables from previous research, besides that this research also identifies the non-cash payment instrument that is most widely used by the people of Sambas Regency.

2. METHOD

This research is quantitative research that is a process of finding the knowledge by using data in the

form of numbers as a tool to analyze information about what you want to know, (Kasiram, 2017) where data collection is done by disseminating questionnaires online to the Muslim community in Sambas Regency. The questionnaire is a data collection technique that is done by giving a set of questions or written statements to respondents to answer (Sugiyono, 2019). The statements presented in this research questionnaire will be accompanied by alternative answers selected by respondents and measured using a Likert scale. Formulas using the equation: (Sugiyono, 2019), formula: $T \times P_n$

T = Total number of respondents who voted

P_n = Choice of Likert score numbers

The Likert scale is used to measure a person's attitude about an object of attitude. The object of this attitude has been determined specifically and systematically by researchers (Kriyantono, 2009). The Likert scale is used to measure the attitudes, opinions, and perceptions of a person or group of people about social phenomena (Sugiyono, 2019). that in this case the perception of the Sambas Muslim community towards Non-Cash Payment Instruments. Each statement is associated with an answer in the form of an endorsement or statement of attitude expressed in the words: Strongly Disagree, Disagree, Agree, and Strongly Agree.

The study was conducted in Sambas Regency, West Kalimantan, with a population of 560,286 people, (Statistik, 2020). where the number of samples was determined using a Slovin formula with a significant rate of 7,9%. Slovin formula is a formula or formula to calculate the minimum number of

samples if a population is known to be numbered. Formulas using the equation: (Kriyantono, 2009).

$$n = \frac{N}{1 + N(e)^2}$$

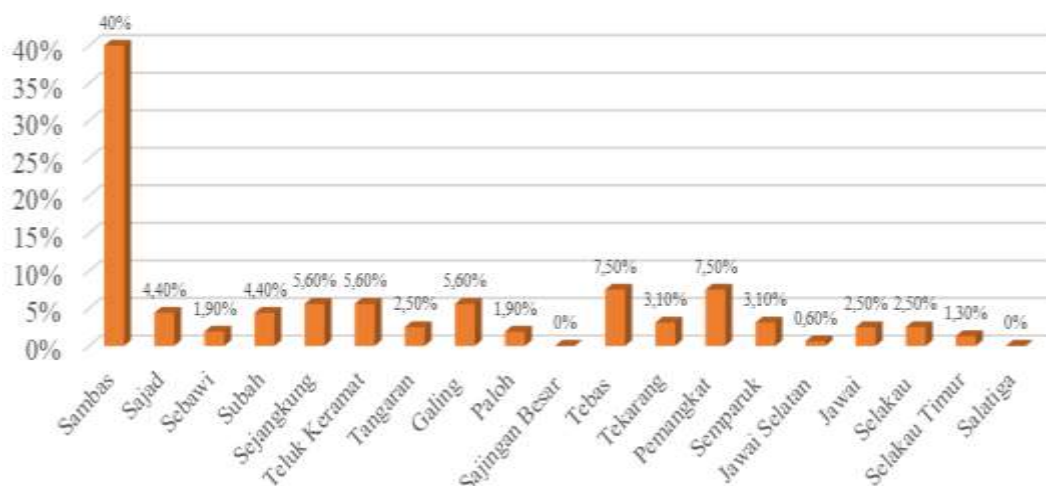
While the determination of samples using random sampling techniques from the total population, namely the entire Muslim community in Sambas Regency. Random sampling is a sampling method that provides equal opportunities to be taken on every element of the population (Darmawan, 2014). Based on the results of the calculation of the Slovin formula and random sampling technique obtained by 160 respondents who will be used in this study.

3. RESULTS AND DISCUSSION

3.1. Characteristics of Society

Sambas Regency is the northernmost regency of West Kalimantan which is directly adjacent to the state of Malaysia and consists of 19 sub-districts. Based on the results of the dissemination of questionnaires, information related to demographics and socioeconomic respondents, where the Muslim community who were respondents in this study numbered 160 people spread across 17 subdistricts in Sambas District, two sub-districts are not represented as respondents due to lack of internet access in the area. The majority of respondents are from Sambas Subdistrict, where Sambas Subdistrict is the capital of Sambas Regency which has better internet access than other sub-districts, for more details of the distribution of respondents can be seen in the following figure:

Figure 1. From the Subdistrict
From The Subdistrict



Source: Data processed 2021

Then for more complete data on demographics and socioeconomic respondents can be seen in the following table:

Table 2. Characteristics of Society

Number of Respondents 160 people			
Gender		Monthly Income	
Male	: 79 Respondent	< 1.000.000	: 43 Respondent
Female	: 81 Respondent	1.000.000 - 2.500.000	: 29 Respondent
Age		2.600.000 - 5.000.000	: 55 Respondent
17 – 25 Years Old	: 47 Respondent	5.100.000 -10.000.000	: 29 Respondent
26 – 35 Years Old	: 47 Respondent	> 10.000.000	: 4 Respondent
36 – 45 Years Old	: 42 Respondent	Name of Sharia Bank used	
> 45 Years Old	: 24 Respondent	Bank Syariah Indonesia	: 98 Respondent
Education		BPD Kalbar Syariah	: 53 Respondent
SMA	: 13 Respondent	Other...	: 33 Respondent
DIII	: 28 Respondent	* Some Respondents have more than one Sharia Bank	
S1	: 61 Respondent	Cashless Payment Instruments used	
S2	: 42 Respondent	Kartu ATM	: 132 Respondent
S3	: 16 Respondent	Kartu Debit	: 19 Respondent
Job		SMS Banking	: 25 Respondent
Pelajar/Mahasiswa	: 38 Respondent	Internet banking	: 37 Respondent
Guru/Dosen	: 55 Respondent	Other	: 17 Respondent
ASN/PNS	: 36 Respondent	* Some Respondents have more than one Non-Cash Payment Instrument	
Pegawai Swasta	: 11 Respondent		
Wiraswasta	: 3 Respondent		
Other.....	: 17 Respondent		

Source: Data processed 2021

Based on the table it appears that users of non-cash payment instruments between men and women have a balanced amount, there are only a slight difference more women. Meanwhile, in terms of age, the majority of non-cash payment instrument users are in the age range of 17-35 years, namely 58.8%, while the remaining 26.3% is used by the age range of 36-45 years and 14.9% is used by people over the age of 45 years. Then seen from the education level of the order of non-cash payment instrument users rankings namely S1 = 38.1%, S2 = 26.3%, DIII = 17.5%, S3 = 10%, and SMA = 8.1%.

Based on the level of work of respondents, the average users of non-cash payment instruments in Sambas District are Teachers / Lecturers by 34.4%, Students / Students by 23.7%, and ASN / Civil Servants by 22.5%, while the remaining 19.4% is used by Private Employees, Self-Employed and other professions. Similarly, when viewed from the level of income of the community, it can be known that 34.4% of non-cash payment instrument users earn 2.6 - 5 million rupiah, followed by people who earn less than one million as much as 26.9%, while the income level

of 1 - 2.5 million and 5.1 - 10 million rupiah is in the third position which is equally as much as 18.1%, and the remaining 2.5% is used by people with incomes above ten million rupiahs.

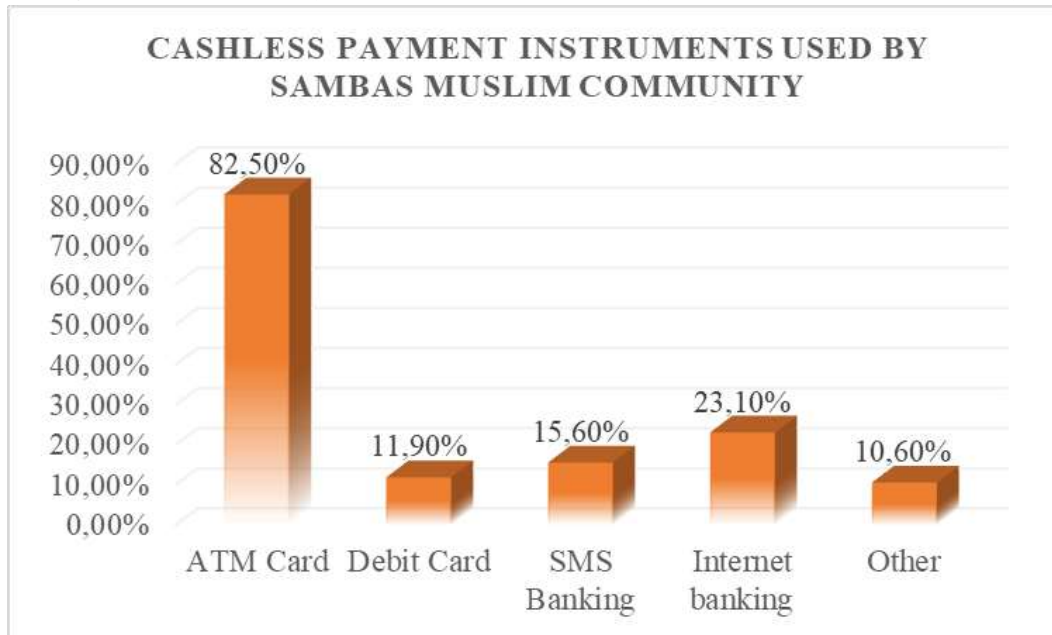
The use of non-cash payment instruments in Sambas Regency is strongly influenced by the existence of banking institutions, especially Sharia banking, where Sharia banking in Sambas Regency there are only two banks namely Bank Syariah Indonesia and BPD Kalbar Syariah, but the geographical condition of Sambas Regency adjacent to the city of Singkawang allows sambas Muslim community to have sharia bank accounts other than those in Sambas Regency. Therefore, a small percentage of respondents in this study were 20.6% of sharia bank customers other than Sharia banks in Sambas regency. The largest respondents were Bank Syariah Indonesia customers, namely 98 respondents or 61.3% and 33.1% were BPD Kalbar Syariah customers. Besides, out of 160 respondents, there were 24 people with accounts at both sharia banks.

As for the type of non-cash payment instruments, the Sambas Muslim community has started to use

several variations of non-cash payment instruments, where based on the results of the questionnaire there are 42 respondents have used more than one instrument, some even use five non-cash payment instruments. The most widely used instrument by the Muslim community of Sambas Regency is ATM,

where ATM is used by 132 respondents, Internet Banking 37 respondents, SMS Banking 25 respondents, Debit Card 19 respondents, and other instruments 17 respondents. More details can be seen in the following figure:

Figure 2. Cashless Payment Instruments Used by Sambas Muslim Community



Source: Data processed 2021

3.2. Perception of Sambas District Muslim Community Towards Non-Cash Payment Instruments

This study explores information on how the opinion or perception of the Sambas Muslim community towards the use of non-cash payment instruments is seen from the perception of the availability of non-cash payment instruments in Sambas Regency, the usefulness or benefits of using non-cash payment instruments, the risks that are likely to be experienced when using non-cash payment instruments, and promotions conducted by sharia banks. Public perception in this study will be analyzed using a liker scale, where to complete the analysis must determine the interval (distance range) and interpretation percent to determine the assessment (M., 2005). As for the distance interval from lowest to highest is 25, here are the criteria for interpretation of scores based on those intervals:

- Number 1: Strongly Disagree : 0% - 24,99%
- Number 2: Disagree : 25% - 49,99%
- Number 3: Agree : 50% - 74,99%
- Number 4: Strongly Agree : 75% - 100%

3.2.1. Perception of Availability of Non-Cash Payment Instrument Infrastructure

Related to the perception of the availability of non-cash payment instrument infrastructure in Sambas District as shown in figure 6, seen from the four key statements submitted there are two statements that indicate that the Sambas Muslim community responded to agree to ATMs and EDC machines sharia banks are easy to obtain. Then the majority of the Sambas Muslim community also has private facilities to use digital banking and supported by the ease to get internet access, therefore most of the Sambas Muslim community responded strongly to agree to both statements. An overview of the availability of non-cash payment instrument infrastructure in Sambas Regency can be seen in the following figure:

Figure 3. Perception of Availability of Non-Cash Payment Instrument Infrastructure



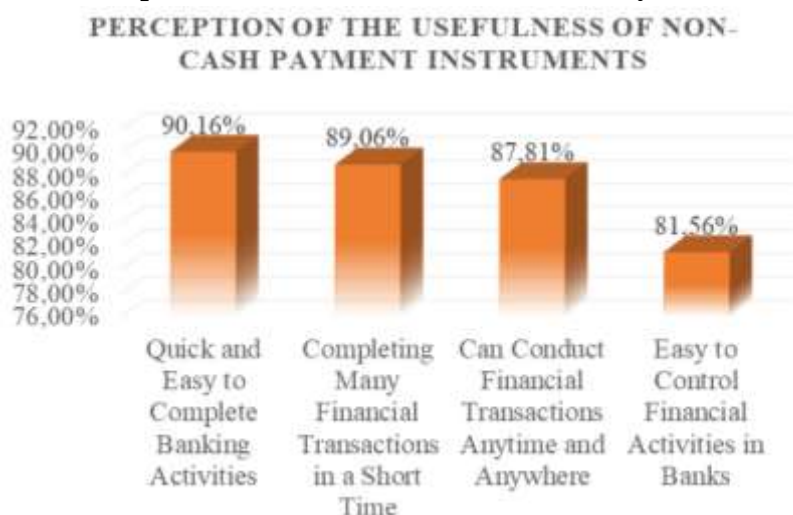
Source: Data processed 2021

The results of this study showed that the Sambas Muslim community considers the availability of non-cash payment instrument infrastructure in the Sambas district has been able to meet what is needed by the community, this is in line with Radiansyah's research that shows a significant and significant influence between infrastructure and public perception of non-cash payment instruments in the city of Medan (Radiansyah, 2016). However, nationally the availability of non-cash payment instrument infrastructure is still a major obstacle that must be sought solutions by the government, as the results of Widyastuti's research that found inhibitory factors and challenges in the payment system in Indonesia, one of which is an infrastructure where problems that often arise in the availability of infrastructure are availability, stability, and speed of internet networks, availability of systems, and speed of transactions (Widyastuti, Kirana, 2017).

3.2.2. Perception of The Usefulness of Non-Cash Payment Instruments

Along with the development of technology triggering changes in people's lifestyles including how to transact, people began to get used to transacting non-cash with digital payment technology. There is no denying that the transfer of transaction systems in the community is due to the many use or benefits of non-cash payment instruments. Based on the results of this study Sambas Muslim community stated that using non-cash payment instruments can complete banking activities faster and easier, but also can complete many financial transactions in a short time anytime and anywhere. By using non-cash payment instruments, people can also easily control the financial activities in banking. The perception of Sambas Muslims towards the usefulness or benefits of non-cash payment instruments can be seen in the following figure:

Figure 4. Perception of The Usefulness of Non-Cash Payment Instruments



Source: Data processed 2021

Based on the picture, it can be concluded that the Sambas Muslim community strongly agrees and feels firsthand the many uses or benefits of non-cash payment instruments. This research is in line with the results of Julailah's research that lecturers and employees FITK UIN Maulana Malik Ibrahim Malang stated the high usefulness of non-cash payment instruments (Julailah, 2015b). The existence of non-cash payments provides a very large use, a variety of non-cash payment services that have developed in Indonesia such as for the purchase of credit, electricity payments, tolls, shopping in supermarkets, gas stations, hospitals, and pharmacies (B. Indonesia, 2006). In addition, this research is also in line with Priambodo and Prabawani's research that the benefits of transacting have a positive influence on the interest in using electronic money services (Singgih Priambodo dan Bulan Prabawani, 2016).

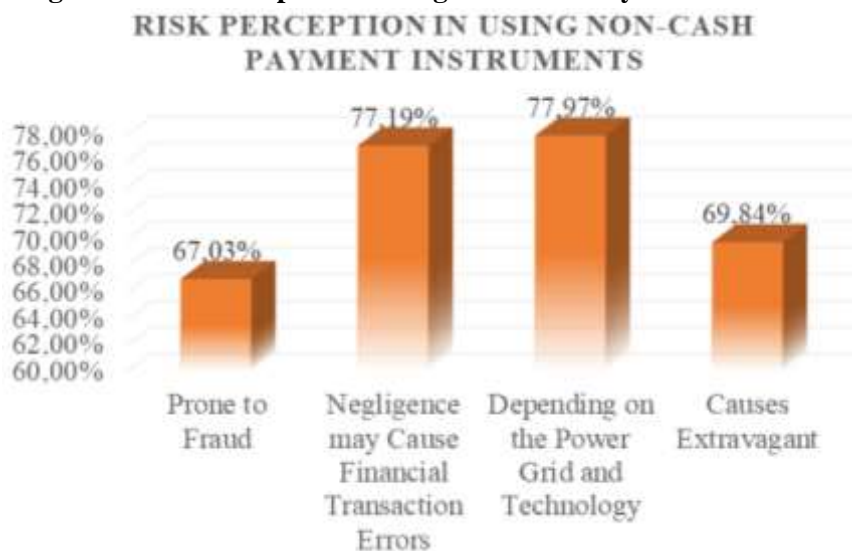
3.2.3. Risk Perception in using Non-Cash

Payment Instruments

Sambas Muslim community's perception of the risks in using non-cash payment instruments can be

seen in figure 5 where the majority of respondents stated that non-cash payment instruments are very attached to the electricity and technology networks, so it is very risky to disrupt the smooth financial transactions of the community. In addition, negligence or lack of prudence of users is also very risky for errors in making transactions, it is a concern for most respondents in this study. And last but not least the risk in using this non-cash payment instrument is that people become more wasteful because of the many promotions in the form of discounts and cashback if using non-cash transactions, in addition to the human habit of considering cash as a form of physical exchange, so when paying by card, so it feels not like spending money because of the absence of cash issued. Some respondents also considered that non-cash transactions are prone to fraud, the security system at banking institutions greatly influences this. The results of the analysis on risk perception can be seen in the following figure:

Figure 5. Risk Perception in using Non-Cash Payment Instruments



Source: Data processed 2021

The law of nature that all things that bring benefits to humans also have risks that accompany them. Likewise, something related to finance such as this non-cash payment instrument. The results of the analysis in this study illustrate that the Muslim community of Sambas District agrees if using non-cash payment instruments has risks. In line with the results of Julailah's research that states that students, lecturers, and employees FITK UIN Maulana Malik Ibrahim Malang consider non-cash transactions quite

risky, but some lecturers and employees over the age of 40 years stated the use of non-cash payment instruments are high risk, it is due to limitations in the use of new technology in payments (Julailah, 2015a). The existence of new technology can't be directly accepted massively by the public, many risks behind the development of technology including the use of non-cash payment instruments, as in Widyastuti's research that states security risks that are often a problem is account abuse (Widyastuti, Kirana, 2017).

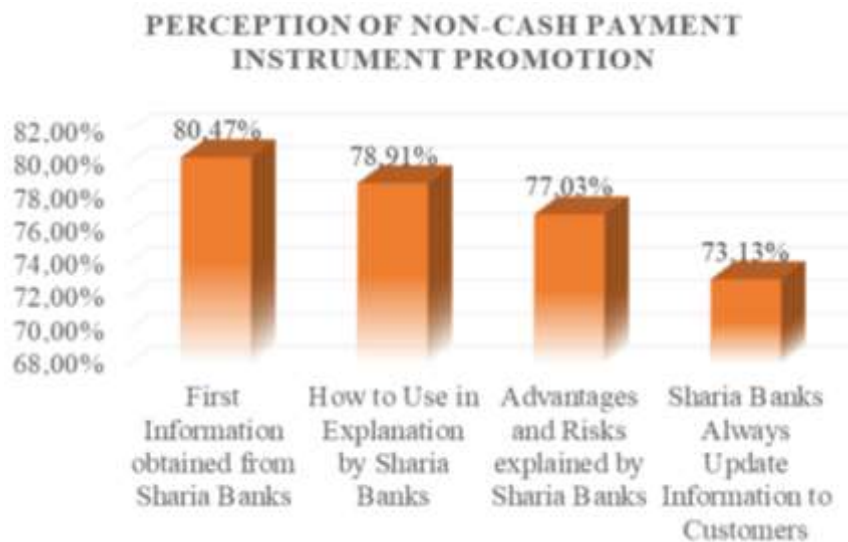
3.2.4. Perception of Non-Cash Payment

Instrument Promotion

Promotion is important in introducing a product, especially in the digital business era as it is today. Because, if only relying on products known naturally without doing promotions, it will not guarantee business success, including in banking businesses that must also promote products offered such as non-cash payment instruments. Concerning the perception of the Sambas Muslim community about the promotion of non-cash payment instruments conducted by Sharia banks, most respondents stated that the first

information about non-cash payment instruments obtained from banks shows that Sharia banks have done a good promotion regarding non-cash payment instruments. In addition, Sharia banking also explains to its customers how to use and explains the benefits and risks that will be received if using non-cash payment instruments. Then sharia banks also always provide updates on information related to non-cash payment instruments. Adapaun analysis of the Sambas Muslim community's perception of the promotion of non-cash payment instruments can be seen in the following figure:

Figure 6. Perception of Non-Cash Payment Instrument Promotion



Source: Data processed 2021

This study concluded, sambas Muslim community strongly agreed that sharia banking has done a good promotion of non-cash payment instrument products, so that many people can feel the many benefits of non-cash payment instruments, especially in this pandemic covid 19. The findings are in line with Radiansyah's research which states that proper and clear promotion can improve the perception of the people of Medan to use non-cash payment instruments (Radiansyah, 2016). In addition, Novita sari and Supriyanto's research showed that promotional variables significantly influenced the decision to use OVO. Interesting and good promotions can affect one's perception thus deciding to use OVO. The more interesting the promotion, the higher the decision to use OVO (Supriyanto, 2020).

4. CONCLUSION

Today the world has entered the digital era where technological developments in the financial sector are unavoidable, as it is known that technology will make

it easier for humans to carry out various activities, one of which is financial activity. The benefits of using non-cash payment instruments have also been felt by most of the Muslim community in Sambas Regency. The results of this study indicate that the Muslim community of Sambas has a good perception of the availability of infrastructure, uses and promotions carried out by Islamic banking related to non-cash payment instruments. The non-cash payment instrument most widely used by the Muslim community in Sambas Regency is ATM, where ATM is used by 132 respondents, then Internet Banking by 37 respondents, SMS Banking by 25 respondents, Debit Card 19 respondents, and other instruments by 17 respondents. In addition, the Sambas Muslim community also realizes that using non-cash payment instruments has two sides that must be considered, besides having many advantages, they must also remain careful to avoid or minimize risks that can happen at any time.

This study only conducts a simple data analysis which only performs analysis using the scale of liker to the data that has been collected through online questionnaires, therefore it is recommended to the next researcher conduct research using more in-depth analysis to see the influence of the use of non-cash payment instruments on various aspects in Sambas Regency. This is to increase the role of the Sambas district government and banking, especially Sharia banking in supporting the Indonesian government's program, namely the national non-cash movement.

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