Inovasi sistem pembayaran dan pengaruhnya terhadap pengukuran jumlah uang beredar = Payment system innovation and its effect on money supply behaviour

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Abstrak

[ABSTRAK

Penelitian ini bertujuan untuk melihat faktor-faktor yang berpengaruh terhadap penggunaan produk inovasi sistem pembayaran dan pengaruh inovasi sistem pembayaran terhadap pengukuran jumlah uang beredar di Indonesia. Dalam penelitian ini, produk inovasi sistem pembayaran direpresentasikan oleh perkembangan instrumen pembayaran elektronis , alat pembayaran menggunakan kartu (APMK) yaitu kartu debet dan kartu kredit serta emoney. Sedangkan untuk pengukuran jumlah uang digunakan metode simple sum aggregate dan divisa

Model yang digunakan dalam penelitian ini adalah Error-Correction Model untuk melihat hubungan faktor-faktor yang berpengaruh terhadap penggunaan produk inovasi sistem pembayaran penjualan eceran, jumlah akses, resiko, suku bunga deposito, sukubunga kredit, nilai transkasi dan volume transkasi dan hubungan inovasi sistem pembayaran terhadap pengukuran jumlah uang beredar M2 simple sum dan divisia. Dari hasil studi diperoleh bahwa faktor nilai transkasi berpengaruh terhadap seluruh produk sistem pembayaran dan inovasi sistem pembayaran memiliki hubungan jangka pendek dan jangka panjang dengan pengukuran jumlah uang beredar.

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ABSTRACT

The thesis is devoted to the factors that influence the use of product innovation and influence innovation payment sistem payment sistem to measure the amount of money circulating in Indonesia. In this study, innovation product of innovation represented by the development of the payment sistem of electronic payment instruments (SKN and RTGS) , card payment (APMK) that debit cards and credit cards and emoney also . As for the money demand used simple sum aggregate and divisa method.

Error - Correction Model is applied in order to study the relationship factors that influence the use of product innovation of payment sistem , the amount of access , risk , deposit rates , loan interest rates , transaction value and volume of transaction and payment sistems innovation relationship to measure the money supply M2 simple sum and Divisia . This study showed that the transaction value factor affecting product innovation of payment sistem and payment sistems

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