

Pengembangan model penurunan biaya transaksi komunikasi mesin EDC bagi penyelenggara jasa internet pada era less cash society = The Development of cost reduction model for EDC s communications service a business opportunity for internet service provider

Muhammad Azzinar Faizien, author

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Abstrak

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Gerakan Nasional Non Tunai (GNNT) merupakan gerakan yang mendorong dan meningkatkan penggunaan sarana pembayaran non tunai. Salah satu cara industri perbankan mendukung program GNNT adalah dengan cara menempatkan mesin EDC pada toko atau gerai di mall untuk mempermudah masyarakat dalam melakukan transaksi pembayaran non tunai.

Permasalahan yang timbul pada implementasi jaringan komunikasi mesin EDC adalah biaya transaksi yang dirasa cukup tinggi dengan menggunakan teknologi General Packet Radio System (GRPS) yang dipakai oleh operator telekomunikasi. Dengan adanya pilihan teknologi koneksi mesin EDC selain menggunakan GPRS, yaitu dengan teknologi wireline (fiber optic) atau wireless (radio link) membuat biaya transaksi komunikasi mesin EDC dapat diturunkan secara signifikan sehingga biaya transaksinya menjadi lebih rendah daripada menggunakan teknologi yang digunakan saat ini (GPRS).

Pemilihan penggunaan teknologi diatas harus disertai dengan kebijakan investasi dan operasi yang berbeda, untuk itu pada tesis ini telah dibuatkan sebuah pemodelannya sehingga memudahkan para pemimpin untuk mengambil keputusan. Pemodelan tersebut terdiri dari lima pilihan skenario yang dapat digunakan dalam kondisi jumlah mesin EDC dan payback periode yang berbeda.

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ABSTRACT

National Movement of Non-Cash (GNNT) is a movement that encourages and increases the non-cash payment. One way the industry supports GNNT program is a way to put Electronic Data Capture (EDC) machine at the store or stores in the mall to facilitate the public in non-cash payment transactions.

The problems that arise in the implementation of the communication network EDC machine is transaction costs are considered high by using technology General Packet Radio System (GRPS) which is used by telecom operators. With the choice of connection technology EDC machine in addition to using GPRS, ie with technology of wireline (fiber optic) or wireless (radio link) making communication EDC transaction costs can be significantly reduced so that the cost of the transaction to be lower than using a technology that is used today (GPRS). Selection of use of the above technologies should be accompanied by

investment policy and different operations, for it was on this thesis has made a modeling making it easier for leaders to take a decision. The modeling scenario consisted of five options that can be used in a number of EDC conditions and payback periods are different.;National Movement of Non-Cash (GNNT) is a movement that encourages and increases the non-cash payment. One way the industry supports GNNT program is a way to put Electronic Data Capture (EDC) machine at the store or stores in the mall to facilitate the public in non-cash payment transactions.

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