



## The Influence of The Cashless Payment System and Terminal Facilities on Service User Satisfaction at The Pelindo Tanjung Balai Karimun Passenger Terminal

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### Abstract

Karimun is a boarding and alighting service for domestic and international passengers. To support passenger services, PT Pelabuhan Indonesia (Persero) continues to strive to improve its passenger terminal, both in terms of facilities and services. The Karimun Regent Regional Government remains committed to improving the regional economy, especially related to the tourism sector and maritime industry. Tanjung Balai Karimun Passenger Terminal offers excellent opportunities and prospects as it is strategically important for the positive impact of IMS-GT (Indonesia, Malaysia and Singapore-Growth Triangle). In the digital age like now, money is an important part of the human economy. Money can be used for transactions that are acceptable to humans. Service quality has a very good and significant influence on passenger terminal facilities. Ha is accepted and the results of the t test calculation which is the hypothesis that service quality has a very important influence on passenger terminal facilities produces a value of  $t = 2.445$  at a significance level of 0.008. And T count (2.445) > T table (2.01), the significance value is 0.008, which is 0.05 smaller. The value of port services is also reflected in the embarkation and disembarkation options for sea passengers at the Tanjung Balay Karimun Indonesia Domestic Port Terminal.

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**Keywords:** Tanjung Balai Karimun Passenger Terminal, Terminal Facilities, Customer Satisfaction

## INTRODUCTION

Tanjung Balai Port, situated in the northern part of Sumatra, serves as a crucial hub for maritime transportation in the region. Specifically located in Karimun Regency, this archipelagic area is home to a population of approximately 259,452 individuals (as per BPS Karimun's data as of December 2021), encompassing Karimun Island, Kundur Island, Tanjung Batu, and several other surrounding islands. Given its strategic location, sea transportation plays a vital role in connecting these islands within Karimun province, as well as linking them to neighboring provinces such as Riau and Jambi, and even extending to international borders, directly bordering Malaysia and Singapore. The significance of Tanjung Balai Karimun Port extends beyond local connectivity, as it also serves as a frequent destination for passenger ships arriving from Malaysia and Singapore. This influx of foreign vessels underscores the port's role as a key gateway for both foreign tourists and local passengers, further highlighting its importance in the regional maritime landscape.

To enhance its services and accommodate the diverse needs of passengers, PT Pelabuhan Indonesia (Persero) has been committed to improving its passenger terminal continuously. One notable strategy to enhance the passenger terminal's services is the introduction of a non-cash payment system at the passenger terminal pass service. This initiative is part of the port's broader efforts to modernize its facilities and streamline its operations, aligning with global trends towards digitalization and cashless transactions. The implementation of a non-cash payment system at the passenger terminal pass service brings several benefits to both passengers and the port management. Firstly, it offers passengers a more convenient and efficient way to pay for services, eliminating the need for cash transactions and reducing the risk of loss or theft. Moreover, it enhances the overall passenger experience, aligning with the port's commitment to providing world-class services to its customers.

From a management perspective, the introduction of a non-cash payment system brings about operational efficiencies, reducing the

administrative burden associated with handling cash transactions. It also enhances transparency and accountability in financial transactions, contributing to better financial management practices within the port. Furthermore, the adoption of non-cash payment systems reflects broader trends in the maritime industry towards digitalization and technological innovation. By embracing these trends, Tanjung Balai Karimun Port is not only improving its operational efficiency and customer service but also positioning itself as a modern and forward-thinking port in the region.

Tanjung Balai Karimun Port plays a pivotal role in facilitating maritime transportation in the northern part of Sumatra, connecting various islands within Karimun province and neighboring provinces, as well as serving as a gateway for international passenger ships from Malaysia and Singapore. The introduction of a non-cash payment system at the passenger terminal pass service underscores the port's commitment to enhancing its services and embracing technological advancements to meet the evolving needs of its customers.

In the contemporary digital era, the nature of financial transactions has become a pivotal aspect of both personal and business spheres. In Indonesia, the realm of non-cash payments, particularly electronic cards, has been experiencing a rapid expansion. This growth in non-cash payment methods, often referred to as cashless payment methods, has significantly simplified transaction processes for individuals and businesses, offering a more convenient alternative to traditional cash transactions.

PT Pelabuhan Indonesia has been at the forefront of embracing digital transformation by incorporating digital systems into all port services. These digital systems include e-registration, e-invoice, e-Payment, e-tracking, e-booking, and e-invoicing, aiming to streamline operations and enhance efficiency. One of the primary advantages of adopting a non-cash payment system is the ability to conduct transactions seamlessly using electronic cards or e-wallets, eliminating the need to carry physical cash. This shift reduces the risks associated with cash

transactions, such as theft, loss, or the acceptance of counterfeit currency.

The transition towards cashless payment systems in the port sector has yielded numerous benefits. Firstly, it enhances the overall security of transactions, as electronic payments are less susceptible to theft or loss compared to cash. Additionally, the use of digital payment methods promotes financial transparency and accountability, as all transactions are recorded electronically, reducing the likelihood of fraud or discrepancies. Furthermore, the adoption of cashless payment systems enhances convenience for both customers and businesses. Customers can make payments quickly and easily using electronic devices, without the need to carry cash or worry about exact change. For businesses, cashless payments streamline the payment process, reducing waiting times and administrative burdens associated with handling cash transactions.

Moreover, the shift towards cashless payments aligns with global trends towards digitalization and technological innovation. By embracing these trends, PT Pelabuhan Indonesia is not only enhancing its operational efficiency but also improving the overall customer experience. Additionally, the use of electronic payment methods contributes to the growth of Indonesia's digital economy, fostering innovation and driving economic development. The development of non-cash payment systems, particularly electronic cards and e-wallets, has revolutionized the way transactions are conducted in Indonesia. PT Pelabuhan Indonesia's adoption of digital systems for all port services reflects a commitment to enhancing efficiency, security, and customer satisfaction. As the country continues to embrace digitalization, the use of cashless payment methods is expected to become even more prevalent, driving further innovation and growth in the digital economy.

Observations and interviews conducted at the Karimun Pelindo Tanjung Balay Passenger Terminal revealed that prospective passengers mentioned several reasons for not taking advantage of non-cash transactions, including: It is clear that shopping options with non-cash transactions are still limited in Karimmu. You

cannot pay the balance on an electronic card (electronic money) or make purchases. Non-cash transactions are not well understood by prospective passengers. Port employees such as ship ticket sellers have not yet utilized non-cash transactions. With the improvement/addition of facilities carried out by PT Pelabuhan Indonesia (Persero) as terminal operator, can they answer passenger complaints where before the facility upgrade, these complaints included: The waiting room felt hot and stuffy, the terminal seemed dirty, the officers felt they didn't care about passengers' complaints, the toilets were inadequate and there was no room for breastfeeding mothers.

Given the scope of this research and the constraints of time, the author has chosen to focus specifically on investigating the impact of the non-cash payment system and terminal facilities on user satisfaction with the services provided at the Perindo Tanjung Balai Karimun passenger terminal. It is important to note that this survey was conducted within the timeframe of March to August 2023, encompassing a period that allows for comprehensive data collection and analysis within a defined timeframe.

The research problem is formulated around three key inquiries, aimed at exploring the relationships between various factors and user satisfaction at the Pelindo Tanjung Balai Karimun Passenger Terminal:

1. **Impact of the Non-Cash Payment System on User Satisfaction:** The first research question seeks to determine whether the implementation of a non-cash payment system has a significant influence on the satisfaction levels of users at the Pelindo Tanjung Balai Karimun Passenger Terminal. This inquiry is particularly pertinent in the context of the port's efforts to modernize its payment infrastructure and enhance the convenience and efficiency of transactions for passengers.
2. **Influence of Terminal Facilities on User Satisfaction:** The second research question focuses on examining the influence of terminal facilities on user satisfaction at the Pelindo Tanjung Balai Karimun Passenger Terminal. This aspect encompasses the physical amenities and infrastructure provided within

the terminal premises, such as waiting areas, boarding gates, restroom facilities, and accessibility features. Understanding the impact of these facilities on user satisfaction is essential for identifying areas for improvement and enhancing overall service quality.

3. **Simultaneous Influence of Cashless Payment System and Terminal Facilities:** The third research question explores the combined influence of the cashless payment system and terminal facilities on user satisfaction at the Pelindo Tanjung Balai Karimun Passenger Terminal. By investigating these factors concurrently, the research aims to gain insights into the holistic experience of passengers and identify synergies between payment convenience and terminal amenities in shaping overall satisfaction levels.

By addressing these research questions, the study aims to provide valuable insights into the factors that contribute to user satisfaction at the Pelindo Tanjung Balai Karimun Passenger Terminal. The findings of this research have the potential to inform strategic decision-making and operational improvements aimed at enhancing the quality of service delivery and meeting the evolving needs of terminal users. Additionally, by focusing on a specific time period and research scope, the study ensures a rigorous and focused analysis that yields meaningful and actionable results within the given constraints.

The primary objective of this research is to investigate several key aspects related to user satisfaction with the services provided at the Perindo Tanjung Balai Karimun Passenger Terminal. Specifically, the research aims to achieve the following objectives:

1. **Effect of Cashless Payment System on User Satisfaction:** The first objective is to examine the impact of the cashless payment system on user satisfaction at the Perindo Tanjung Balai Karimun Passenger Terminal. With the increasing adoption of cashless payment methods in various sectors, including transportation, it is important to assess how the implementation of such systems influences passenger satisfaction levels. This inquiry seeks to determine whether the convenience and efficiency offered by cashless payment

options contribute positively to overall user satisfaction.

2. **Impact of Terminal Facilities on Passenger Satisfaction:** The second objective focuses on evaluating the influence of terminal facilities on passenger satisfaction in Tanjung Balai Karimun. Terminal facilities play a crucial role in shaping the overall passenger experience, ranging from the accessibility and comfort of waiting areas to the availability of amenities such as restrooms and dining options. By examining the impact of terminal facilities on passenger satisfaction, the research aims to identify areas for improvement and enhance the overall quality of service delivery at the passenger terminal.

3. **Assessment of Integrated Impact of Payment System and Terminal Facilities:** The third objective is to assess the integrated impact of the cashless payment system and terminal facilities on user satisfaction at the Pelindo Tanjung Balai Karimun Passenger Terminal. This objective aims to explore how the combination of efficient payment systems and well-equipped terminal facilities collectively contributes to passenger satisfaction levels. By examining these factors in conjunction, the research seeks to provide a comprehensive understanding of the factors influencing user satisfaction at the passenger terminal.

In addition to these research objectives, the study also offers several theoretical and practical benefits:

#### **Application of Theoretical Concepts:**

Researchers involved in this study are expected to apply the theoretical concepts and principles learned through academic coursework, particularly those related to transportation management and service quality. By applying theoretical frameworks to real-world scenarios, researchers can deepen their understanding of theoretical concepts and contribute to the advancement of knowledge in the field.

#### **Contribution to Research and Scientific Knowledge:**

This research is expected to contribute to the body of knowledge in the field of international transportation, particularly with a focus on the

operational services provided at the Karimun Pelindo Tanjung Balai Passenger Terminal. By examining the impact of cashless payment systems and terminal facilities on user satisfaction, the study provides valuable insights and reference materials that can inform future research endeavors. Furthermore, the findings of this research can serve as a basis for conducting similar studies in other contexts, thereby expanding the scope of research in this area.

#### **Insights for Service Improvement:**

The insights generated from this research are expected to provide valuable guidance for improving operational services related to non-cash payment systems and terminal facilities at the Pelindo Tanjung Balai Karimun Passenger Terminal. By identifying factors that contribute to user satisfaction, terminal operators can implement targeted interventions and enhancements to enhance the overall passenger experience.

#### **Reference Material for Future Research:**

It is hoped that this research will serve as a reference and comparison material for future studies examining similar research questions or exploring related topics. By documenting the research methodology, findings, and implications in detail, this study provides a valuable resource for researchers seeking to build upon or replicate its findings in subsequent research endeavours.

This research aims to contribute to both theoretical knowledge and practical insights in the field of international transportation, with a specific focus on user satisfaction at the Perindo Tanjung Balai Karimun Passenger Terminal. By investigating the impact of cashless payment systems and terminal facilities on user satisfaction, the study seeks to provide valuable insights that can inform service improvement initiatives and guide future research efforts in this domain.

System Currently two types of payment systems have been introduced: cash payments and non-cash payments. 1. Cash payments (cash) are the legal Rupiah currency in Indonesia and consist of banknotes and coins. 2. Cashless payments are payments in the form of electronic cards, debit cards, credit cards and e-wallets, and are currently continuing to develop due to various technological

innovations. According to Indonesian Banking Law No.23 of 1999 concerning Indonesian Banking, the payment system is a system consisting of a set of rules, institutions and mechanisms designed to transfer funds to fulfill obligations arising from economic activities.

Currency is usually used for cash payments. Currency still plays an important role in the payment process, especially for small value transactions. The cashless society culture is supported by the Bank Indonesia program in 2014 which was launched in the form of the "National Non-Cash Movement" in Bank Indonesia Press Release No.16/58/DKom ( 2014). One of the products developed to make customers' lives easier is a digital financial transaction method which is often called cashless. Non-cash payments are made without using currency such as demand deposits or checks, but through transactions using electronic means such as Mandiri Tunai (ATM), credit cards, debit cards, and high technology such as electronic banking and electronic money. financial transactions that occur. Electronic Trading or Payments (Bank for International Settlements, 1996). Bank Indonesia Electronic Money (Money) Regulation Number: 11/12/PBI2009 explains electronic money as an electronic means of payment that fulfills the following elements (Bank Indonesia, 2009): Issued on the basis of nominal money deposited in advance by the holder to the issuer; (1) The nominal amount is stored electronically on media such as a server or chip; (2) Used as a payment method for merchants who are not electronic money issuers; and (3) The nominal amount of electronic money deposited by the holder is not a deposit according to banking regulations.

The following are the differences between electronic money (e-money) and digital wallets (e-wallet):

Table 1. Differences between Electronic Money and Digital Wallets

	Electronic Money <i>E-Money</i>	Electronic Wallet <i>E-Wallet</i>
Base	Chips	Servers
Saved instruments	Fund	Funds and Data
Payment Features	There is	There is
Features (peer to peer)	There is	No
Cash Withdrawal Feature	There is	No
Registration (Know your Customer)	Unregistered and Unregistered	Registered
Normal Fund Limits	Unregistered Rp. 10 million and Unregistered Rp. 2 million	Rp. 10 million
Monthly Transaction Limit	Rp. 20 million	No limits
Business Fields other than Banks	Finance, telecommunications, network providers, public transportation etc	Irregular
Licensing obligations	Open loop: direct permission Close loop: floating funds above Rp. 1 Billion	Active users above 300 thousand
Characteristics	Payment Instruments	Instrument service and storage
Medium	Chip-equipped Card	Internet Connected Hardware (Smartphone, Desktop)
Top Up Chanel	EDC, ATM Bank Transfer, Insuer Branch/Agent	
Top Up Fees	Rp. 200 - 1,500 per top up pending on top up channels	Not Applicable
Payment Method	EDC-based	Virtual
Balance Storage	Stored in Chip - equipped card	Bank's electronic money servers
Balance Limits	Rp. 1 million for all subscribers	Rp. 1 million for basic subscribers or Rp. 10 million for fully registered subscribers
Service Limits	Cash withdrawals, offline payments	Remittances/transfers, cash withdrawals, online & offline payments
Product Examples	Mandiri E money, BCA flazz, BRI Brizzi, BNI tap cash, MegaCash, Bank DKI, JakCard, Nobu E Money, BTN Blink	Go-Pay, T Cash, Mandiri - Ecash, BCA Sakuku, XL, Tunai, Paypro, BBM M Money, Doku Wallet, OVO, CIMB Niaga Mobile Account

Customers definitely want to find comfort when traveling. Facilities are everything provided by service providers to consumers to use and experience. with the aim of providing the highest level of comfort. In facility design, the configuration of facility components that supports the production and distribution of goods or services. Facility design includes: (1) Facility design systems are structural systems (buildings and equipment), lighting systems, electricity, communications, operational performance, sanitation systems, and so on; (2) The layout in the design is the placement of all equipment, machines and supporting equipment in locations on the factory floor; and (3) The material transfer system is a mechanism that has interaction requirements between facilities. This design also includes the selection of material transport equipment.

Customer satisfaction or dissatisfaction is an evaluative reaction to the customer's perception of a discrepancy between previous product expectations and actual performance, which is visible after use. There are three ways to ensure customer satisfaction. One of them is the ability to

understand customer needs and desires and build an accurate database (including the needs and desires of each customer segment). Information from market research as part of strategic marketing. Customer satisfaction is influenced by service quality, price, personal and momentary factors. In current research, the research gaps are:

1. Variables This research was compared with previous studies which included variable constructs that had not been used in previous studies.
2. This research is characterized by the influence of non-cash payment systems and terminal equipment on customer satisfaction variables.
3. This research uses a causal quantitative model that jointly analyzes non-cash payment system variables to find out whether they influence service user satisfaction through productivity.

Framework This conceptual framework represents the influence of the independent variable non-cash payment system on the dependent variable satisfaction of operational service users through the mediating variable of terminal equipment. An explanation of the results of previous research can be prepared using the following conceptual framework. Independent variables are predictor variables chosen by researchers to determine the influence between observed phenomena. The exogenous variable in this research is the non-cash payment system "X1". The dependent variable is the factor variable that is measured in determining the influence of the independent variable, factors that occur and do not occur, and factors that change according to the factors introduced by the researcher. The endogenous variable in this research is: Service user satisfaction (Y). There are several hypotheses that can be conveyed in this research as follows: (1) H1: It is suspected that there is an influence of the non-cash payment system on service user satisfaction; (2) H2: It is suspected that there is an influence of terminal facilities on customer satisfaction; and (3) H3: Suspected there is a simultaneous influence of non-cash payment systems and terminal facilities on customer satisfaction.

## METHOD

Research methods are scientific methods for obtaining data based on certain objectives and functions. The scientific method means that this activity is based on scientific characteristics, one of which is rational. Rational can be defined as an activity carried out meaningfully within the

framework of human reason. This research uses primary and secondary data and is explained below.

Primary data Umar (2012:187) states that primary data is stand-alone data collected directly from an object by an organization or individual. The primary data collected in this research is the respondents' perceptions regarding the research variables. Secondary Data According to Suryani and Hendriadi (2015:171), secondary data is data that has been prepared previously. In other words, the data is collected and processed by other parties, usually in the form of publications. Data collection techniques are the most important step in research because the main aim of research is to obtain data. If the researcher does not know the data collection techniques, then he will not be able to obtain quality and accurate data.

Population is a collection of research objects that are treated and studied. Residents have the opportunity to collect samples. There are two types of population, namely the sample or research population and the target or target population, where the target population is larger than the sample population. The sample population is the unit of analysis that provides the information or data needed for a study. Sampling is the process of selecting elements from a population in sufficient quantities so that by examining the sample and understanding its characteristics, these characteristics can be transferred to the elements of the population. The research period was carried out from February 2023 to July 2023. In this research, the research object was the service users of the Pelindo Tanjung Balai Karimun Passenger Terminal.

A validity test is a tool that determines the validity of a survey. Something in a survey is considered effective if the survey questions reveal several things that the survey wants to measure. The validity test is carried out by comparing the calculated  $r$  value at alpha number 0.05 and degrees of freedom ( $df = n-2$ ) to the table  $r$  value. If  $r >$  calculated from  $r$  table and the  $r$  value is positive then the question is declared valid. Reliability testing, on the other hand, is a tool that measures whether a questionnaire contains variable dimensions or constructs. A survey question is considered reliable if a person's response to the statement is consistent from the start or stable over time.

Data analysis research approach uses the Smart Partial Least Square (PLS) approach. Smart PLS can be used not only to confirm theory, but also to explain whether there is a relationship between latent variables. Smart PLS can simultaneously analyze the reflective dimensions

and structure formed by the mold. Latent variables can occur as unobserved phenomena such as perceptions, attitudes, intentions, etc., and can also occur as a response to research. Descriptive statistics are statistics used to analyze data by describing or explaining the data when it was collected, without drawing conclusions or generalizations.

Variables whose measurement results are dimensions of a factor variable. Measurement models come in two forms: reflective and formative. Structural or internal models consist of two types of variables: independent variables, exogenous variables, and dependent variables, endogenous variables. This model can be used to identify the relationship and contribution of exogenous variables to endogenous variables.

## RESULTS AND DISCUSSION

Tanjung Balai Karimun Port, located in the heart of Karimun Regency, Riau Islands province, serves as a bustling hub for maritime activities, particularly passenger ships and ferries. Karimun Regency, an archipelagic area with a population of 259,452 people (as of December 2021 according to BPS Karimun data), is characterized by its strategic location, surrounded by several islands such as Karimun Island. The port's proximity to the Malacca Strait and its direct access to Malaysia and Singapore make it a prominent destination for passenger ships from these countries. The port authorities have recently implemented changes to improve the passenger experience, particularly in the waiting areas.

The replacement of waiting room chairs in both the domestic and international waiting rooms is one such initiative aimed at enhancing comfort and convenience for passengers. These improvements are crucial, as the waiting areas are often the first point of contact for passengers and can significantly impact their overall impression of the port facilities and services. The location of Tanjung Balai Karimun Port, directly opposite the Malacca Strait and surrounded by Malaysia and Singapore, underscores its importance as a key gateway for international maritime travel. The port's strategic location has contributed to its busy nature, with a constant flow of passenger ships and ferries arriving and departing from the port. This high level of activity highlights the port's significance not only for the local population but also for regional and international travelers.

The replacement of waiting room chairs in both the domestic and international waiting rooms reflects the port authorities' commitment to improving passenger comfort and satisfaction. Comfortable and well-maintained waiting areas

are essential for providing a positive passenger experience, particularly for those embarking on long journeys. By upgrading these facilities, the port authorities are not only enhancing the overall passenger experience but also positioning Tanjung Balai Karimun Port as a modern and customer-focused maritime facility. Tanjung Balai Karimun Port's strategic location and constant flow of passenger ships underscore its importance as a key maritime gateway in the region. The recent improvements, such as the replacement of waiting room chairs, demonstrate the port authorities' commitment to enhancing passenger comfort and satisfaction. These efforts are crucial for maintaining the port's reputation as a leading maritime facility and ensuring a positive experience for passengers traveling through Tanjung Balai Karimun Port.

In addition to facilitating passenger embarkation and disembarkation, both ports also cater to cargo ships, with the exception of Sri Tanjung Gelam Port, which is solely dedicated to handling passenger traffic. Recent improvements include the refurbishment of domestic waiting rooms and the upgrading of domestic waiting room toilets. These enhancements aim to improve the overall experience for passengers using the port facilities.

To facilitate efficient sea transportation, Karimun Island, the capital of Karimun Regency, hosts several public ports. These ports play a crucial role in supporting the region's maritime activities, facilitating the movement of goods and passengers to and from the island. The strategic location of Karimun Island, coupled with its well-developed port infrastructure, makes it an important hub for maritime commerce in the region. The ports' ability to serve both passenger and cargo ships highlights their versatility and importance in supporting the region's economy. The recent improvements in port facilities, such as the refurbishment of waiting rooms and toilets, reflect the authorities' commitment to enhancing the overall passenger experience and ensuring the smooth operation of maritime activities in the region.

Tanjung Balai Karimun Port is under the management of the state-owned company PT Pelabuhan Indonesia (Persero). The primary function of this port is to cater to domestic and international passengers, emphasizing its role as a key maritime gateway in the region. To enhance passenger terminal services, one of the strategies implemented by PT Pelabuhan Indonesia (Persero) is the introduction of a non-cash payment system at the passenger terminal pass service. This initiative aims to improve the

efficiency and convenience of transactions for passengers, aligning with global trends towards digitalization and cashless transactions.

Furthermore, PT Pelabuhan Indonesia (Persero) is committed to expanding its terminal facilities and services to accommodate the growing number of passengers. This includes improving existing facilities and introducing new services to enhance the overall passenger experience. These efforts reflect the company's dedication to providing world-class services and ensuring the satisfaction of passengers using Tanjung Balai Karimun Port.

## CONCLUSION

Increasing partners to use non-cash payment systems (Cashless payment) such as ship ticket sales, supermarkets and canteens in the passenger terminal area. To provide a place to buy electronic money (e-money) cards, change waiting room chairs in both domestic waiting rooms and international waiting rooms. In order to increase the number of partners to use the non-cash payment system (Cashless payment) and provide prospective passengers with an understanding of how to make payments using a cashless or non-cash system.

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