THE IMPACT OF THE COVID-19 OUTBREAK ON DIGITAL TRANSACTIONS & BANK PERFORMANCE AT PT. BANK MANDIRI (PERSERO) Tbk

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Abstract

Covid -19 pandemic make the style of social life, the economy in society to be very significantly changed. So that people have limited cash transactions in carrying out their daily financial activities. People make payments with digital transactions in the form of mobile banking to reduce physical contact which will certainly reduce the spread of Covid-19 . Therefore, the Bank's performance greatly determines how security, convenience and comfort people transact using digital transactions . The design of this study was to take a sample during the New Normal of the Covid-19 pandemic , a sample of 371 customers at Mandiri Bank Makassar Kartini Branch who were selected using the *simple random method. sampling* distributing questionnaires and then collecting data results. The data obtained were then analyzed using descriptive analysis techniques and SEM (Structural Equation Modeling) data analysis. It was concluded that the implications of the Covid-19 outbreak and digital transactions had a positive and significant effect on bank performance.

Keywords: *Implications of the Covid-19 Outbreak, Digital Transactions, Bank Performance*

A. PRELIMINARY

Indonesia is already in the era of digital-based technology, especially since facing the Covid-19 pandemic, the government suggests that we can adapt, of course this will make the social and economic lifestyle in society change significantly. So that people have limited cash transactions in carrying out their daily financial activities. The impact of this pandemic has made consumers switch and try new ways of using online transactions which of course cannot be separated from the internet. The results of research conducted by Inventure, that the pandemic has pushed cashless, cardless and contactless payments as a consumer priority when used for transaction activities in 2021.

Indirectly this will be referred to as a digital payment which of course will increase as a new way of doing transactions during the current pandemic. Digital payments have several types, such as m-banking, sms banking, internet banking, digital wallets, and so on, making changes to consumer behavior during a pandemic, all mobility is limited, adaptation, and the presence of new habits occur in various consumer lives. Therefore, the growth of digital payments will be linked to the

existence of e-commerce in Indonesia. This is because e-commerce will always increase its profits from digitalization which will continue to advance. Not to mention the addition of the millennial generation and the very high use of smartphones and the internet, this is a factor in Indonesia becoming an important market with digital payment methods and e-commerce. Active use of the internet in Indonesia, with a total of around 180 million users, occupies the 4th position globally with the most users, starting from 58% use of online services (online) and 36% for online shopping services (e-commerce). Apart from that, paying bills is not only for retail transactions and online services, users of digital payment applications can be used to make transactions for various accounts, monthly bills such as electricity, water, insurance, taxes and others are easy, fast and convenient. However, the current problem is that many people do not know how to use a payment method that is fun and has various benefits and advantages in using it. One of the reasons consumers have for the digital payment system which is now their favorite is not having to bother carrying large amounts of cash, so the solution is to have a financial m-banking application which is also connected to filling in balances on digital wallets such as shopeepay, ovo, gopay, funds. , and its kind. In addition to this, there are factors that certainly have a driving force that makes digital payments in Indonesia widely used, such as the many offers of discounts or cashback, prize draws, and bonuses that make consumers tempted by digital payment services.

Mobile banking is one of the digital payments that will become popular in future banking, with all aspects of effectiveness, efficiency and speed that will make Indonesia go digital for economic development during the current and future pandemics, in financial activities according to daily needs. consumer day, especially consumers who still need information and its application. And know how to solve and deal with problems in transaction activities via digital or online.

People make payments digitally to reduce physical contact between sellers and buyers which will certainly reduce the spread of Covid-19. The World Health Organization (WHO) states that cash can be a factor in the spread of the Covid-19 virus. Even though there has been no further research, people think that dirty cash can be a medium for spreading viruses, giving rise to assumptions about using digital payments (Fatoni, Susilawati, Yulianti, & Iskandar, 2020) in (Humairoh et al., 2020). With these assumptions, many people are switching to using cashless or non-cash. Bank Indonesia (BI) noted that the volume and value of electronic money transactions in Indonesia have continued to increase over the past five years. Moreover, when the Covid-19 pandemic occurred, electronic money transactions experienced a significant increase.

This study aims to determine individual behavior during the New Normal during the Covid-19 pandemic towards the use of electronic payment systems. Previous research has discussed many factors that influence use, such as perceived security, trust, as well as models of technology acceptance (Crowe et al., 2011; Kim, et al., 2010; Laudon & Laudon, 2018), while this study took samples in the past. New Normal of the Covid-19 pandemic and testing whether the pandemic encourages changes in individual behavior. The change in behavior in question is the use of the conventional payment system to go digital and will continue to use the digital system in the future. Based on the background description above, a study can be proposed with the title:"The Influence Of The Implications Of The Covid-19 Outbreak On Digital Transactions & Bank Performance At Pt. Bank Mandiri (Persero) Tbk.

B. MATERIALS AND METHODS

Time and Location of Research

This research was conducted at PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch which is located at Jalan RA Kartini No.19, Baru, Kec. Ujung Pandang, Makassar City, South Sulawesi 90111 with the research time starting from January 2 02 3 to completion.

Population, Samples, & Sampling Techniques

a) Population

The population in this study are customers of PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch.

b) Sample

The sample in this study was the customers of Bank Mandiri, Makassar Kartini Branch, as many as 371 people were taken.

c) Retrieval Technique

The sampling technique was carried out using *simple random sampling* with slovin sampling method. The number of samples used in this study were 371 respondents/customers who used Livin by Mandiri mobile banking. The sample size of 371 respondents which constitutes the total population can be said to be suitable for use in a quantitative study.

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

$$n = \frac{5000}{(1 + 5000 \; x \; (5\%)^2}$$

$$n = \frac{5000}{1 + 5000 \; x \; (0,05)2}$$

$$n = \frac{5000}{1 + 12,5}$$

$$n = \frac{5000}{13,5}$$

$$n = 370,3 \quad \text{(Adjusted by researchers to 371)}$$

Data Type & Source

a. Data Type

The type of research used in this research is quantitative research. Quantitative research is research conducted by collecting data in the form of numbers. The data in the form of numbers is then processed and analyzed to obtain scientific information behind these numbers (Martono, 20011: 20).

b. Data source

There are two sources of data from this study, namely:

1. Primary data sources, namely data obtained from respondents through questionnaires distributed via Google form media by Bank Mandiri Makassar Kartini branch customers.

2. Secondary data sources, are data obtained from the results of SEM *(Structural Equation Model)* data analysis.

Method Of Collecting Data

To obtain the expected research results, information data is needed which can later support the research. According to Kuncoro, 2013; 148, data is a collection of information needed for decision making. The data collected in this study will later be used to answer the formulated questions, because the data obtained will be used as the basis for drawing conclusions. The data collection method used is

1. Questionnaire, is a data collection method that is done by giving questions to respondents with a questionnaire guide. The questionnaire consists of open questions, namely questions relating to the identity of the respondent to choose one of the available answers. Questions are made in the form of a questionnaire using a Likert scale of 1-5, each of which represents the opinion of the respondent.

DATA ANALYSIS TECHNIQUE

1. *Descriptive Analysis*

In analyzing the research data, researchers used descriptive analysis techniques. According to (Sugiyono, 2018) said that descriptive analysis is used to analyze data that has been collected by describing or describing the object under study through a sample or population as it is without conducting a sample or population as it is without conducting analysis and making generally accepted conclusions. There are two things presented in the descriptive analysis which include:

a. Analysis of the characteristics of the respondents consisting of the Livin by Mandiri user community in the Bank Mandiri banking hall Makassar Kartini branch, age, occupation, gender and have/still used Livin by Mandiri services.

b. Analysis of the description of the respondents' answers from the questionnaire. Respondents' responses to each question item were categorized into 5 categories, namely very high, high, moderate, low and very low with the following calculations:

- Maximum Index Value = Highest Scale = 5
- Minimum Index Value = Lowest scale = 1
- Interval Range = [maximum value - minimum value]/ 5
= (5 –1):5 = 0.8

Table 2.6.1 Guidelines for Categorization of Respondents' Response Scores

Indeks Rata-Rata	Kategori
4.21 – 5.0	Sangat Setuju
3.41 – 4.2	Setuju
2.61 – 3.4	Netral
1.81 – 2.6	Tidak Setuju
1.00 – 1.8	Sangat Tidak Setuju

Sumber: Sugiyono. (2018)

2. *Structural Equation Modeling (SEM) Data Analysis*

This study uses the SEM (Structural Equation Modeling) analysis method, with the software used, AMOS, to perform data processing and analysis. The use of SEM in this study is because SEM is considered more accurate, where researchers not

only know the relationship between variables, but also know the components that make up the variables and know their magnitude.

C. DISCUSSION RESULT

General Description of the Research Object

PT Bank Mandiri (PERSERO) Tbk. was established on October 2, 1998 as part of the banking restructuring program implemented by the Government of Indonesia. In July 1999, four government-owned banks namely, Bank Bumi Daya (BBD), Bank Dagang Negara (BDN), Indonesian Export-Import Bank (Bank Exim), and Indonesian Development Bank (Bapindo), were merged into Bank Mandiri. The history of the four banks (BBD, BDN, Bank Exim, and Bapindo) prior to merging to become Bank Mandiri, can be traced back more than 140 years. The four national banks have contributed to the history of the development of the Indonesian banking world, and each has played an important role in economic development in Indonesia.

Overview of Respondents

The population in this study are customers of PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch, namely as many as 370 respondents. The sampling technique in this study used Probability Sampling or was taken randomly, where all customers who came to the branch office that had the Mandiri mobile banking application were used as a research sample of 370 people. So we can get a general description of the respondents regarding gender, age, last education , and occupation. The specific general description is described as follows.

Distribution of Respondents by Gender

Distribution of respondents based on gender of PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch based on gender can be seen as follows :

Table 5.1 Distribution of Respondents by Gender

Gender	Number of people	Percentage (%)
Man	16 2	4 4 %
Woman	20 9	5 6 %
Amount	**371**	**100%**

source : Primary Data 2023

Based on table 5.1, it can be seen that the dominant sex of the respondents was female, with 209 people (56%) while men were 162 people (44%). This shows that customers of PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch is mostly dominated by women compared to men. This means that the majority of customers at Bank Mandiri Kc Makassar Kartini are female rather than male.

Distribution of Respondents by Age

Distribution of respondents based on the age of customers of PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch based on age can be seen as follows :

Table 5.2 Distribution of Respondents by Age

Age Group (Years)	Number of people)	Percentage (%)
20 – 35	20 8	56%
35 – 50	150	40%
> 50	13	4%
Amount	**371**	**100%**

source : Primary Data 2023

Based on table 5.2 it can be seen that the dominant age of the research respondents was 20 to 35 years old as many as 208 people (56%), while 35 to 50 years old were 150 people (40%), and those who were over 50 years old were 13 people (4%). This shows that based on the age level the most dominant is 20 to 35 years.

Distribution of Respondents Based on Education

Distribution of respondents based on customer education PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch based on age can be seen as follows :

Table 5.3 Distribution of Respondents by Education

Level of education	Number of people)	Percentage (%)
D1	3	0.81%
D3	16	4.31%
S1	236	63.61%
S2	26	7.01%
SD	3	0.81%
JUNIOR HIGH SCHOOL	5	1.35%
SMA/SMK	82	22.10%
Amount	**371**	**100%**

source : Primary Data 2023

Based on the el table, it can be seen that the education level of the research respondents was mostly S1 with 23 6 people (63.61%), SMA/SMK with 82 people (22.10%), D1 with 3 people (0.81%), D3 as many as 16 people (4.31 %) , junior high school as many as 5 people (1.35%), and up to the tertiary level Masters as many as 26 people (7.01%).

The data presented shows that the number of respondents with an undergraduate education level is the most dominant customer education level at Bank Mandiri Kc Makassar Kartini, namely 236 people (63.61 %). Therefore, people with a high educational background should find it easier to understand and even anticipate problems and be more responsive in dealing with technological developments after the Covid-19 pandemic, this is because their level of knowledge is also sufficient.

Musick den Wilson (2007), argues that individuals who have a high level of education will have self-confidence and are more concerned with existing problems. According to Gumiarti (2002), the higher a person's educational level will affect the level of mastery of the material that must be mastered in accordance with the goals

and objectives. The greater the composition of the sample that has a high level of education, then it identifies that the sample source that is owned can be relied on to help with problems in this research.

Distribution of Respondents by Occupation

Distribution of respondents based on the work of customers of PT. Bank Mandiri (Persero) Tbk Makassar Kartini Branch based on age can be seen as follows :

Table 5.4 Distribution of Respondents by Occupation

Work	Number of people)	Percentage (%)
civil servant	66	17.79%
BUMN EMPLOYEE	89	23.99%
PRIVATE EMPLOYEES	93	25.07%
SELF-EMPLOYED	49	13.21%
BUSINESSMAN	38	10.24%
STUDENT	16	4.31%
HONORARY	7	1.89%
DOESN'T WORK	13	3.50%
Amount	371	100%

source : Primary Data 2023

Based on table 5.4 it can be seen that the types of work of the research respondents were mostly private employees as many as 93 people (25.07%), BUMN employees as many as 89 (23.99%), PNS as many as 66 people (17.79%), Entrepreneurs as many as 38 people (10.24%), Entrepreneurs 49 people (13.21%), Students 16 people (4.31%), Honorary 7 (1.89%) and not working 13 people (3.50%).

The data presented shows that the number of respondents with private employee jobs is 93 (25.07 %), which is the most dominant job at Bank Mandiri Kc Makassar Kartini.

Description Analysis

The characteristics of the respondents and the answers of the respondents constitute a descriptive analysis in the research. Descriptive analysis is very important in a study because descriptive analysis has a useful purpose for analyzing respondents' responses to each indicator in the questionnaire. Based on the questionnaire that was distributed to 371 respondents with the highest score was 5 and the lowest score was 1.

Researchers analyzed based on the average value per variable and grouped into 5 categories as follows:

Table 5.5 Interpretation of Average Items in Research Variables

Average Intervals	Statement
Strongly disagree	1.00 - 1.8
Don't agree	1.81 - 2.6
Neutral	2.61 - 3.4
Agree	3.41 - 4.2
Strongly agree	4.21 - 5.0

source : Primary Data 2023

Variable Implications of the Covid-19 Outbreak

In the variable Implications of the Covid-19 Outbreak, 4 (four) questions were given which reflected the indicators of the implications of the Covid-19 outbreak, namely changes in attitudes and behavior in community interactions, the emergence of new habits, and having different perceptions during the New Normal era . In this variable the questions asked to the respondent are as follows.

Table 5.6 Summary of Questionnaire Answers Variable Implications of the Covid-19 Outbreak

No.	Question	Frequency					Amount
		SS	S	N	TS	STS	
		5	4	3	2	1	
1	Customers feel safe using mobile banking services when conducting financial transactions during the New Normal era	187	137	43	4	0	371
		935	**548**	**129**	**8**	**0**	**1620**
2	Using internet banking is very suitable and flexible in the New Normal era now because it can be done anywhere without having to leave the house	152	188	27	4	0	371
		760	**752**	**81**	**8**	**0**	**1601**
3	Public perception in using digital transactions such as mobile and internet banking is considered more effective and efficient in conducting banking transactions without having to come directly to the bank with the aim of security and health aspects	164	174	28	5	0	371
		820	**696**	**84**	**10**	**0**	**1610**
4	The existence of the Covid-19 Pandemic policy has reduced people's mobility and decreased socio-economic activity which has resulted in an increase in the use of digital transactions for payments	177	158	29	7	0	371
		885	**632**	**87**	**14**	**0**	**1618**

source : Primary Data 2023

The table above shows that respondents' answers to the Covid-19 Outbreak Implications variable have a positive attitude. This can be seen from the score obtained in the interval 1601 – 1620 which has a very good meaning. This means that the implication variable of the Covid-19 outbreak has a positive effect on changes in attitudes and behavior in community interactions, the emergence of new habits, and different perceptions during the New Normal period.

Digital Transaction Variables

The Digital Transaction variable is given 5 (five) questions that reflect digital transaction indicators, namely electronic trust (e-trust) and electronic service quality (e-service quality). In this variable the questions asked to the respondent are as follows.

Table 5.7 Recapitulation of Digital Transaction Variable Questionnaire Answers

No.	Question	Frequency					Score
		SS	S	N	TS	STS	
		5	4	3	2	1	
1	The use of mobile banking services can speed up and simplify all kinds of daily financial transactions during the current Covid pandemic	194	133	40	4	0	371
		970	**532**	**120**	**8**	**0**	**1630**
2	The use of mobile banking services minimizes activities when wanting to make financial transactions during the current Covid pandemic	163	151	50	5	2	371
		815	**604**	**150**	**10**	**2**	**1581**
3	By using mobile banking services, you can make transactions practically during the current Covid pandemic without being limited by space and time within 24 hours	202	127	42	0	0	371
		1010	**508**	**126**	**0**	**0**	**1644**
4	Through mobile banking, I get the information I need accurately and efficiently	168	139	51	13	0	371
		840	**556**	**153**	**26**	**0**	**1575**
5	I don't feel afraid and worried about doing transactions via internet banking because the accuracy of the process and data is guaranteed	166	150	34	21	0	371
		830	**600**	**102**	**42**	**0**	**1574**

source : Primary Data 2023

The table above shows that the respondents' answers to the Digital Transaction variable have a positive attitude. This can be seen from the score obtained in the interval 1574 – 1644 which has a very good meaning. This means that digital transaction variables have a positive effect on electronic trust (e-trust) and electronic service quality (e-service quality) .

Bank Performance Variables

In the Bank Performance variable, 3 (three) questions were given that reflect bank performance indicators, namely Bank Mandiri is able to adapt to customer needs , Bank Mandiri cares about the security of company products , customers have confidence in Bank Mandiri products and Bank Mandiri provides quality and consistent services .

In this variable the questions asked to the respondent are as follows.

Table 5.8 Recapitulation of Bank Performance Variable Questionnaire Answers

No.	Question	Frequency					Score
		SS	S	N	TS	STS	
		5	4	3	2	1	
1	Bank Mandiri carries out optimal control of transactions through mobile banking by maintaining security when customers make transactions and guaranteeing privacy for customer accounts	182	139	45	5	0	371
		910	**556**	**135**	**10**	**0**	**1611**
2	I am sure that all data processed through the mobile banking service will not be misused by the bank	157	165	48	0	1	371
		785	**660**	**144**	**0**	**1**	**1590**
3	The existence of evidence on every transaction with a complete mobile banking service with transaction time, is one proof of the security of transactions via mobile banking	195	148	20	8	0	371
		975	**592**	**60**	**16**	**0**	**1643**

source : Primary Data 2023

The table above shows that the respondents' answers to the Bank Performance variable have a positive attitude. This can be seen from the score obtained in the interval 1590 – 1643 which has a very good meaning. This means that bank performance variables have a positive effect on Bank Mandiri being able to adapt to customer needs , Bank Mandiri cares about the safety of company products , customers have confidence in Bank Mandiri products and Bank Mandiri provides quality and consistent services .

D. CONCLUSIONS AND RECOMMENDATIONS

Based on the results of research conducted on the impact of the implications of the Covid-19 outbreak on digital transactions & bank performance at PT. Bank Mandiri (Persero) Tbk, it can be concluded as follows;
1. The condition of the Covid-19 pandemic that occurred in Indonesia and in various countries in the world has caused various problems in the health sector as well as economy. So, when the global economy is disrupted, the Indonesian economy is also experiencing disruption, namely a decline growth. Therefore, society must quickly adapt to the current New Normal era.
2. Digital Transactions are one of the economic innovations in Indonesia, which turned out to be one of the first sectors that can help economic activities experience a decline due to the impact of the Covid-19 pandemic.

3. The banking sector is the sector most affected by the Covid-19 pandemic, although banks must continue to innovate to create product services that can facilitate and assist all people's transactions while still considering indicators of trust and security.
4. The test results show that the Implications of the Covid-19 Outbreak have a direct and significant effect on Bank Performance. This identifies that the Covid-19 pandemic outbreak has greatly affected economic growth, including bank performance, which must be more creative in creating service products that make things easier and safer for the community.
5. The test results show that the implications of the Covid-19 outbreak have a direct and significant effect on the performance of Digital Transactions . This identifies that the Covid-19 outbreak makes people have to be creative in following the developments and changes that are happening in society, referred to in the digitalization era.
6. The test results show that Digital Transactions have a direct and significant effect on Bank Performance. This identifies that digital transactions which continue to experience very rapid development require banks to be more creative, productive, innovative and safe to be used as depository institutions and managers of public funds.
7. The test results show that the implications of the Covid-19 outbreak have a direct and significant effect on bank performance through digital transactions. This identifies that the Covid-19 pandemic outbreak has greatly affected people's behavior and habits, restrictions on mobility require all sectors to adapt quickly, one of which is the banking sector which continues to develop its services. This digital transaction is one way of preventing it because there is no physical interaction with one another. others, but interactions using a technology that has developed at this time both on smartphones and laptops or electronic devices that are interconnected with internet technology. Therefore, banks must continue to improve their performance.

6.2 Suggestions
1. The results obtained in this study are expected to be able to contribute to various parties, especially for Bank Mandiri to further improve the performance of digital transaction products as one of its business strategies considering the competition for digital transaction products between banks and the needs of society which are very rapidly developing and changing - change.
2. For further research, it is hoped that this research can be developed by examining or adding other variables to complement the results of this study.

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