Opportunities for implementation of non-cash transactions of supply chain management of village-owned business agencies

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ABSTRACT

This study aims to analyze the opportunities for implementing Non-Cash Transactions (Non-Cash Applied Transactions) at Village-Owned Enterprises as the application of Enterprise Resources Planning (ERP) Theory in North Sumatra. This type of research is quantitative descriptive research. The test was carried out by using Structural Equation Modeling analysis with the Formative approach. The tool used is SmartPLS. The study population was village-owned enterprises in Simalungun, Batubara and Asahan districts, North Sumatera, Indonesia. The sampling technique was carried out by using purposive sampling method. In addition, an assessment of community perceptions of implementation was also carried out. The research variables used are supervision, provider support, banking support (support of banking facilities), human aspect, regulation, resistance, commitment and training. The training variable at Village Business Entities has a significant partial effect on the Successful Application of Non-Cash Transactions of Village Business Entities in North Sumatra. This shows that the more frequent training and assistance are held at village business entities, the easier it will be to implement non-cash transactions at village enterprises. Meanwhile, the variables of Supervision, Provider Support, Banking Support, Human Resources, Regulation, Resistance and Commitment did not have a significant effect on the success of village non-cash transactions in North Sumatra.

Keywords: Supervision, Provider Support, Banking Support, Human Aspect, Regulation, Resistance, Commitment, Successful Application of Non-Cash Transactions

1. Introduction

The payment system determines a country's economic growth will also be hampered. The payment system includes the rules, institutions and mechanisms used to carry out the transfer of funds to fulfill an obligation arising from an economic activity. For non-cash payments, there are several examples such as in Bank Indonesia Regulation Number 14/2/PBI/2012, Card-Based Payment Instruments (APMK) are all payment system instruments, which are generally a payment instrument in the form of credit cards, Automated Teller Machines (ATM) and/or debit card. With the advancement of technology there is another electronic payment instrument, namely e-money. In the provisions of Bank Indonesia Regulation Number 11/12/PBI/2009 concerning e-money Article 1 paragraph 3, the definition of e-money is a payment instrument issued on the basis of the value of money that has been previously deposited by the holder to the issuer. The value of money is stored electronically on a media server or chip that is used as a means of payment to merchants who are not the issuers of the electronic money. To support the growth of the electronic money industry in increasing technology security, efficiency, implementing e-money and increasing the use of e-money. The Village Government through Village-Owned Enterprises requires a more practical payment system required for village business entities. The development of non-cash payment systems such as the use of credit cards, debit cards, ATM cards and e-money. This non-cash payment can make transactions easier, because people no longer need to carry cash, they only need to carry a card to make transactions. Nurzaimah (2016) states that the ERP system includes production, payroll, sales, purchasing and financial reporting. All these activities are
fully integrated and carried out simultaneously through a single window. Pule (2014) states that an ERP system will support and create an effective running organization. This research needs to be followed up on the scale of government organizations so that it can be seen to what extent the non-cash transaction system that supports ERP is effective, including Bartosova (2019), Bisogno (2019), Le et al (2019), Salas (2019), Bhat (2020), Chodorow (2020), De Rose (2020), Deng and Zhang (2020), Dhimar (2020), Sulindawati et al. (2020), Guo (2020), Karpagavalli (2020), Khandagale (2020), Khetagurov (2020), Konovalova (2020), Mane (2020) and Shaikh (2020). The objectives of this study are (1) to determine the model of supervision, support from provider providers, banking support, human resources, regulation, resistance, commitment and training to influence the application of non-cash transactions at Village-Owned Enterprises in North Sumatra application of non-cash transactions at Village-Owned Enterprises can fully implement Non-Cash Transactions in facing the current organizational environment and cover up existing weaknesses if Non-Cash Transactions are fully implemented.

2. Literature Review

2.1. Enterprise Resources Planning (ERP) Theory

ERP is a concept, technique, or method to integrate all departments and functions of a company into an automation system for the entire business process in order to increase the effectiveness and efficiency of the company. In ERP itself there is a paradigm shift from conventional systems that are completely isolated to the use of information technology that is more integrated, resulting in a smoother flow of information at the organizational and departmental levels.

![Fig. 1. Integration of Information through ERP Systems](image)

 Sources: Loudon and Loudon. Management Information Systems, 14/e. (2014).

2.2. Non-cash Transactions

Non-cash transactions are a digital payment system without using physical money that was introduced to the public starting in the 1990s (Sheneela & Kumari, 2020). These cashless-payment systems were not designed as a substitute for a cash payment system, but complemented one another. The use of banknotes and coins in payment transactions is actually much more practical than the barter system or the commodity currency system used by ancient humans. The types of non-cash payment instruments include Paper Based. Consists of Check, BG, Money Order, Debit Note, Credit Note or the like. Besides that, it is card based. In its operations, APMK involves four institutions, namely Principals, Issuers, Switching Companies, and Personalization Companies. APMK consists of two types of cards, namely: Credit cards that allow the card issuer to first bail out transactions made by their customers. Debit/ATM cards provided as additional facilities provided by banks for saving customers. Electronic-based non-cash transactions (Electronic Based), namely electronic fund transfers (credit transfers) using the Electronic Clearing System and RTGS. Payment with the emergence of e-payments, starting from the emergence of mobile banking, internet banking, to e-money and e-wallets (Wasiaturrahma et al., 2019). The payment scheme in e-payment is called a cashless transaction or non-cash transaction. Apart from being fast and practical, there are many advantages of non-cash transactions. Here are 5 benefits of e-payment:

1. More Efficient

Payment with a non-cash system can make transactions easier. In addition, the choice of methods that can be used is also very diverse, ranging from debit/credit cards, e-money, to e-wallets. Recently, e-wallets have become a popular type of non-cash transaction. There are many choices of e-wallet platforms that you can use, namely OVO, Go-Pay, DANA and DOKU.
2. Security is more guaranteed

Non-cash transactions are usually equipped with multiple layers of security, starting from the use of passwords, PINs, OTPs, and so on, depending on the type of non-cash transactions being carried out.

3. More Controlled Expenses

With non-cash transactions, you can see the history of transactions that have been done before. Thus, we can find out the details of the transaction in more detail, such as knowing clearly how much nominal was issued, for what purposes, when, and so on.

4. Minimizing Crime Actions

Carrying large amounts of cash will certainly be a hassle.

5. Many Merchants Already Accept Non-Cash Transactions

Currently, many merchants can accept cashless payments. With its effectiveness, non-cash transactions can be completed faster than cash transactions. The effect is, there will be no long queues when paying.

2.3. Village-Owned Enterprises (BUMDEs) Supply Chain Management

Suriadi et al. (2015) states that government agencies are required to be able to make external financial reports which include formal financial reports, such as surplus/deficit reports, budget realization reports, income statements, cash flow reports, and performance that is expressed in financial and non-financial measures. “financial (financial reporting) is generated from the financial accounting process and is a medium for communicating financial information to external parties. Based on Government Accounting Standards (SAP) No 01-Qualitative Characteristics of Financial Statements, including:

1. Relevant,
2. Reliable,
3. Can be compared and
4. Can be understood.

Village-owned enterprises are the value chain of village governance. Village government has a value chain in the form of district government and community empowerment institutions in an area.

2.4. The conceptual framework

The conceptual framework of this research is:

![Conceptual Framework](image)

3. Methods

This research uses quantitative method, which uses SEM analysis. The population of this research is Village-Owned Enterprises (BUMDEs) in Batubara and Asahan Districts, North Sumatra, Indonesia. The sampling method used was purposive sampling method. The selected sample was 117 respondents. The data collection needed to test in this study used a questionnaire which was delivered directly to each selected member of the sample. The target respondents of the
questionnaire are the BUMDEs bookkeeping managers. Thus, the data source is primary data. The data analysis technique in this study uses a Structural Equation Modeling Analysis or called Structural Equation Modeling (SEM). SEM is a set of statistical techniques that allow testing a series of relationships simultaneously. Furthermore, in data processing the author uses the help of the SMART-PLS software.

4. Result and Discussion

4.1. Result

4.1.1. Convergent Validity

Table 1
Convergent Validity Result Test

| Banking Support (X3) | Commitment (X7) | Human Aspect (X4) | Provider Support (X2) | Regulaton (X5) | Resistanse (X6) | Successful Application of Non-Cash Transactions (Y) | Supervision (X1) | Training (X8) |
|---------------------|----------------|------------------|----------------------|----------------|----------------|--------------------------------------------------|----------------|--------------|
| bs1 0.502           |                |                  |                      |                |                |                                                  |                |              |
| bs2 0.054           |                |                  |                      |                |                |                                                  |                |              |
| bs3 0.525           |                |                  |                      |                |                |                                                  |                |              |
| co 0.255            |                |                  |                      |                |                |                                                  |                |              |
| co1 0.188           |                |                  |                      |                |                |                                                  |                |              |
| co2 0.559           |                |                  |                      |                |                |                                                  |                |              |
| hr                  |                |                  |                      |                |                |                                                  |                |              |
| hr1 n/a             |                |                  |                      |                |                |                                                  |                |              |
| hr2 n/a             |                |                  |                      |                |                |                                                  |                |              |
| hr3 n/a             |                |                  |                      |                |                |                                                  |                |              |
| ps1 n/a             |                |                  |                      |                |                |                                                  |                |              |
| ps2 n/a             |                |                  |                      |                |                |                                                  |                |              |
| ps3 n/a             |                |                  |                      |                |                |                                                  |                |              |
| reg                 |                |                  |                      |                |                |                                                  |                |              |
| reg1 0.187          |                |                  |                      |                |                |                                                  |                |              |
| reg2 -0.043         |                |                  |                      |                |                |                                                  |                |              |
| reg3 0.627          |                |                  |                      |                |                |                                                  |                |              |
| san                 |                |                  |                      |                |                |                                                  |                |              |
| san1 0.676          |                |                  |                      |                |                |                                                  |                |              |
| san2 0.601          |                |                  |                      |                |                |                                                  |                |              |
| san3 0.541          |                |                  |                      |                |                |                                                  |                |              |
| san4 0.531          |                |                  |                      |                |                |                                                  |                |              |
| su                  |                |                  |                      |                |                |                                                  |                |              |
| su1 0.829           |                |                  |                      |                |                |                                                  |                |              |
| su2 0.202           |                |                  |                      |                |                |                                                  |                |              |
| su3 0.446           |                |                  |                      |                |                |                                                  |                |              |
| tr1                 |                |                  |                      |                |                |                                                  | 0.616          |              |
| tr2                 |                |                  |                      |                |                |                                                  | 0.606          |              |
| tr3                 |                |                  |                      |                |                |                                                  | 0.388          |              |

Based on the results of the convergent validity test in Table 1, which is seen through the outer loading value, it can be concluded that all questions on each indicator in each variable of this study are valid. Thus, all the question points can be used as question items which are suitable for measuring the variable.

4.1.2. Discriminant Validity

Based on Table 2 the results of the discriminant validity test, it can be understood that the correlation between the constructs of each variable and the indicator is higher when compared to the correlation of each variable indicator with other constructs.
### Table 2
Discriminant Validity Test

| Banking Support (X3) | Commitment (X7) | Human Aspect (X4) | Provider Support (X2) | Regulation (X5) | Resistance (X6) | Successful Application of Non-Cash Transactions (Y) | Supervision (X1) | Training (X8) |
|---------------------|-----------------|------------------|----------------------|-----------------|-----------------|-----------------------------------------------------|-----------------|--------------|
| bs1                 | 0.502           | 0.475            | n/a                  | 0.095           | 0.241           | 0.190                                               | 0.107           | 0.071        |
| bs2                 | 0.054           | 0.360            | n/a                  | 0.268           | 0.384           | 0.020                                               | 0.504           | 0.016        |
| bs3                 | 0.525           | 0.202            | n/a                  | 0.357           | 0.476           | 0.199                                               | 0.318           | 0.112        |
| com1                | 0.410           | 0.255            | n/a                  | 0.046           | 0.578           | 0.142                                               | 0.109           | 0.034        |
| com2                | 0.667           | 0.188            | n/a                  | 0.349           | 0.594           | 0.105                                               | 0.451           | 0.189        |
| com3                | 0.095           | 0.559            | n/a                  | 0.023           | 0.025           | 0.312                                               | -0.083          | 0.646        |
| hr1                 | 0.624           | 0.409            | n/a                  | 0.248           | 0.545           | 0.045                                               | 0.454           | 0.187        |
| hr2                 | 0.420           | 0.442            | n/a                  | 0.391           | 0.404           | -0.057                                              | 0.520           | 0.077        |
| hr3                 | 0.433           | 0.573            | n/a                  | 0.260           | 0.339           | 0.028                                               | 0.317           | 0.158        |
| ps1                 | 0.490           | 0.230            | n/a                  | 0.249           | 0.467           | -0.023                                              | 0.661           | 0.066        |
| ps2                 | 0.601           | 0.187            | n/a                  | -0.030          | 0.370           | 0.148                                               | 0.433           | -0.105       |
| ps3                 | 0.792           | 0.192            | n/a                  | 0.226           | 0.502           | 0.008                                               | 0.367           | -0.070       |
| reg1                | 0.452           | 0.106            | n/a                  | 0.187           | 0.237           | 0.045                                               | 0.185           | 0.104        |
| reg2                | 0.271           | 0.186            | n/a                  | -0.043          | 0.401           | -0.010                                              | 0.369           | -0.020       |
| reg3                | 0.207           | 0.131            | n/a                  | 0.627           | 0.322           | 0.152                                               | 0.053           | 0.216        |
| res1                | 0.384           | 0.167            | n/a                  | 0.488           | 0.611           | 0.166                                               | 0.082           | 0.044        |
| res2                | 0.413           | 0.480            | n/a                  | 0.198           | 0.660           | 0.179                                               | 0.311           | 0.064        |
| res3                | 0.514           | 0.570            | n/a                  | 0.178           | 0.326           | 0.088                                               | 0.472           | -0.001       |
| sanct1              | 0.160           | 0.493            | n/a                  | 0.197           | 0.062           | 0.676                                               | -0.176          | 0.581        |
| sanct2              | 0.190           | 0.262            | n/a                  | 0.183           | 0.194           | 0.601                                               | -0.080          | 0.475        |
| sanct3              | 0.307           | 0.271            | n/a                  | -0.013          | 0.148           | 0.541                                               | -0.061          | 0.443        |
| sanct4              | 0.261           | 0.263            | n/a                  | 0.190           | 0.263           | 0.531                                               | -0.017          | 0.397        |
| sup1                | 0.190           | 0.058            | n/a                  | 0.095           | 0.154           | -0.124                                              | 0.829           | 0.135        |
| sup2                | 0.499           | 0.320            | n/a                  | 0.317           | 0.404           | -0.030                                              | 0.202           | 0.004        |
| sup3                | 0.396           | 0.290            | n/a                  | -0.059          | 0.459           | -0.070                                              | 0.466           | 0.043        |
| tr1                 | 0.080           | 0.490            | n/a                  | 0.113           | 0.066           | 0.500                                               | 0.061           | 0.616        |
| tr2                 | 0.097           | 0.566            | n/a                  | 0.427           | -0.011          | 0.491                                               | 0.058           | 0.606        |
| tr3                 | 0.137           | 0.610            | n/a                  | -0.009          | 0.088           | 0.315                                               | 0.137           | 0.388        |

### Table 3
Reliability Test Results

| Cronbach's Alpha |
|------------------|
| Banking Support (X3) | 0.671 |
| Commitment (X7)    | 0.618 |
| Human Aspect (X4)  | 0.679 |
| Provider Support (X2) | 0.713 |
| Regulation (X5)    | 0.668 |
| Resistance (X6)    | 0.665 |
| Successful Application of Non-Cash Transactions (Y) | 0.687 |
| Supervision (X1)   | 0.685 |
| Training (X8)      | 0.639 |

Based on the results of the reliability test, it can be seen through the table that shows the Cronbach alpha value and composite reliability. All Cronbach alpha and composite reliability values in the table of reliability test results are in the range of 0.600 to 0.800. Thus, through this table it can be concluded that all variables in this study are reliable.

#### 4.1.4. Inner Model Test

##### 4.1.4.1. Determination Coefficient Test Results ($R^2$)
**Table 4**
The results of the determination coefficient test

| Successful Application of Non-Cash Transactions (Y) | R Square | R Square Adjusted |
|-----------------------------------------------------|----------|------------------|
|                                                      | 0.370    | 0.324            |

Based on the results of the determination coefficient test in Table 4, it can be seen that the R Square value is 0.370 and the Adjusted R Square value is 0.324. Thus, the value of R Square illustrates that all independent variables in this study are able to represent the dependent variable by 32.4%. While the F Square value is presented in Fig. 3.

![Fig. 3. F Square](image)

Thus, when presented in the form of Figure, it can be seen that only the Training variable (X8) predicts the most dominant variable for the success of implementing non-cash transactions (Y).

### 4.1.5. Predictive Relevance (Q²) Result

| Tabel 5 Predictive Relevance Test | SSO      | SSE      | Q² (=1-SSE/SSO) |
|-----------------------------------|----------|----------|-----------------|
| Banking Support (X3)              | 351.000  | 351.000  |                 |
| Commitment (X7)                   | 351.000  | 351.000  |                 |
| Human Aspect (X4)                 | 351.000  | 351.000  |                 |
| Provider Support (X2)             | 351.000  | 351.000  |                 |
| Regulation (X5)                   | 351.000  | 351.000  |                 |
| Resistance (X6)                   | 351.000  | 351.000  |                 |
| Successful Application of Non-Cash Transactions (Y) | 468.000  | 407.861  | 0.129           |
| Supervision (X1)                  | 351.000  | 351.000  |                 |
| Training (X8)                     | 351.000  | 351.000  |                 |

Based on the table, it can be seen that there is a direct relationship between each independent variable and the dependent variable which can be predicted with a Q Square value of 12.9%. The Path Coefficient value of this study is presented in Fig. 4.

### 4.1.6. Hypothesis Test Results

The resulting model can be seen in Fig. 5.

![Fig. 5. The Model](image)
While the results of Hypothesis testing are presented in the following Table 6:

| Hypothesis Test Results                                                                 | Original Sample | Sample Mean | Standard Deviation | T Statistics | P Values |
|-----------------------------------------------------------------------------------------|-----------------|-------------|--------------------|--------------|----------|
| Banking Support (X3) → Successful Application of Non-Cash Transactions (Y)             | 0.114           | 0.137       | 0.101              | 1.130        | 0.259    |
| Commitment (X7) → Successful Application of Non-Cash Transactions (Y)                  | -0.043          | 0.020       | 0.095              | 0.451        | 0.652    |
| Human Aspect (X4) → Successful Application of Non-Cash Transactions (Y)               | -0.032          | -0.101      | 0.125              | 0.258        | 0.796    |
| Provider Support (X2) → Successful Application of Non-Cash Transactions (Y)           | 0.185           | 0.090       | 0.178              | 1.042        | 0.298    |
| Regulation (X5) → Successful Application of Non-Cash Transactions (Y)                  | -0.007          | 0.017       | 0.097              | 0.070        | 0.944    |
| Resistance (X6) → Successful Application of Non-Cash Transactions (Y)                  | 0.157           | 0.149       | 0.100              | 1.564        | 0.118    |
| Training (X8) → Successful Application of Non-Cash Transactions (Y)                    | -0.275          | 0.163       | 0.146              | 1.887        | 0.060    |
| Supervision (X1) → Successful Application of Non-Cash Transactions (Y)                | 0.557           | 0.500       | 0.086              | 6.483        | 0.000    |

Sources: SmartPLS 3.1 (2020).

Based on the results of the hypothesis test, it can be seen that:

Supervision (X₁) is the first independent variable in this study that does not have a partially significant effect on the Successful Application of Non-Cash Transactions (Y), this can be seen through the statistical T value of 1.887 > the t table value of 1.964 and this can be proven with the original sample value of -0.275 and a significance of 0.060 > 0.05, which means that supervision has no effect on Successful Application of Non-Cash Transactions. Visually, it is presented in Fig. 6. Provider Support (X₂) is the second independent variable in this study which has a partially significant effect on the Successful Application of Non-Cash Transactions (Y), with the original sample value of 0.185 and a significance of 0.298 > 0.05, which means that Provider Support has no effect on Successful Application of Non-Cash Transactions. Visually presented in Fig. 6. Banking Support (X₃) is the third independent variable in this study that does not have a partially significant effect on the Successful Application of Non-Cash Transactions (Y), as evidenced by the original sample value of 0.114 and a significance of 0.259 > 0.05, which means that Banking Support has no effect on Successful Application of Non-Cash Transactions. Visually presented in Fig. 7. Human Aspect (X₄) is the fourth independent variable in this study that does not have a partially significant effect on the Successful Application of Non-Cash Transactions (Y) evidenced by the original sample value which is equal to -0.032 and a significance of 0.796 > 0.05, which means that Human Aspects have no effect on Successful Application of Non-Cash Transactions.

Regulation (X₅) is the fifth independent variable in this study that does not have a partially significant effect on the Successful Application of Non-Cash Transactions (Y), this can be seen through the statistical T value which is 0.070 > from the t table value of 1.964 and this can be proven. with the original sample value of -0.007 and a significance of 0.944 > 0.05, which means that Regulation has no effect on Successful Application of Non-Cash Transactions. Visually, it is presented in Fig. 10.
Resistance (X6) is the sixth independent variable in this study that does not have a partially significant effect on the Successful Application of Non-Cash Transactions (Y), with the original sample value of 0.157 and a significance of 0.118 > 0.05, which means that resistance has no effect on Successful Application of Non-Cash Transactions. Visually, it is presented in Fig. 11. Commitment (X7) is the seventh independent variable in this study that does not have a partially significant effect on the Successful Application of Non-Cash Transactions (Y) with the original sample value of -0.043 and a significance of 0.652 > 0.05, which means that commitment has no effect on Successful Application of Non-Cash Transactions. Visually, it is presented in Fig. 12. Training (X8) is the eighth independent variable in this study which has a partially significant effect on the Successful Application of Non-Cash Transactions (Y). The original sample value is 0.557 and the significance is 0.000 > 0.05, which means that training affects the Successful Application of Non-Cash Transactions. Visually, it is presented in Fig. 13.

4.2. Discussion

The implementation of the Non-Cash transaction regulation was born because the existence of Presidential Instruction Number 10 of 2016 concerning Corruption Prevention Actions. One of the actions is strengthening accountability, accountability for grant funds and accelerating the implementation of non-cash transactions. The implementation of Non-cash transactions provides benefits in the form of (1) encouraging transparency and accountability in regional financial management, (2) preventing the circulation of counterfeit money (3) saving state expenditure (4) preventing the inflation rate (5) preventing illegal transactions (6) increasing the circulation of money in the economy (7) realizing an orderly administration in cash management. Payment mechanism for the implementation of non-cash transactions by the spending treasurer. The implementation strategy has been implemented in the regional government since 2017, while at the village government and village business entity levels it has not been fully implemented. Implementing non-cash transactions requires commitment, adequate regulation, good human resources, an integrated information system, banking support, support for providers of goods and services and adequate supervision. Commitment to the application of non-cash transactions if supported by local government apartments. At the village government level if it is supported by a Village Regulation (Perdes). In addition, regulatory factors also play a big role because regulations include implementation systems and procedures. The human resource factor is determined by the reward system, mentoring, good recruitment and technical guidance. Information system support includes village internet network support and integration with application systems. Banking support factors play a major role in the non-cash transaction system, including the presence and availability of payment machine cards and other banking applications. Apart from that, the success of implementing the non-cash transaction system should also be conducted when there is evaluation and monitoring.

5. Conclusion

The training variable at Village Business Entities has a significant partial effect on the Successful Application of Non-Cash Transactions of Village Business Entities in North Sumatra. This shows that the more frequent training and assistance are held at village business entities, the easier it will be to implement non-cash transactions at village enterprises. Meanwhile,
the variables of Supervision, Provider Support, Banking Support, Human Resources, Regulation, Resistance and Commitment did not have a significant effect on the success of village non-cash transactions in North Sumatra. The need for training in the form of utilization of Payment System Technology and Non-Cash Receipt Systems from providers, banks and other private parties in the management of Village Business Entities. Currently the payment system is increasing rapidly, especially in the use of information system technology. Bsdan Usaha Desa has its own market to the Dusun community so that it is an opportunity for the development of Village Business Entities by utilizing the Non-Cash Transaction System in the management of village businesses.

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Commitment did not have a significant effect on the success of village non-cash transactions in North Sumatra. The need for training in the form of utilization of Payment System Technology and Non-Cash Receipt Systems from providers, banks and other private parties in the management of Village Business Entities. Currently the payment system is increasing rapidly, especially in the use of information system technology. Bsdan Usaha Desa has its own market to the Dusun community so that it is an opportunity for the development of Village Business Entities by utilizing the Non-Cash Transaction System in the management of village businesses.
