

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh Uang Elektronik, Kartu Debet dan Kartu Kredit terhadap Inflasi di Indonesia periode Agustus 2014 – November 2019. Penelitian ini berbasis data-data sekunder, yakni data Uang Elektronik, Kartu Debet, Kartu Kredit dan Inflasi bersumber dari Bank Indonesia. Metode penelitian menggunakan metode deskriptif kuantitatif. Teknik analisa yang digunakan pada penelitian ini adalah model dinamik yaitu *Partial Adjustment Model* (PAM).

Berdasarkan hasil analisis diketahui bahwa variabel Uang elektronik (UE) tidak berpengaruh terhadap Inflasi, variabel Kartu Debet (KD) berpengaruh negatif terhadap Inflasi, dan variabel Kartu Kredit (KK) berpengaruh positif terhadap Inflasi.

Kata kunci : Uang Elektronik, Kartu Debet, Kartu Kredit, Inflasi

ABSTRACT

This study aims to determine the effect of Electronic Money, Debit Cards and Credit Cards on Inflation in Indonesia in the period August 2014 – November 2019. This research is based on secondary data, namely Electronic Money, Debit Card, Credit Card and Inflation data sourced from Bank Indonesia. The research method uses quantitative descriptive methods. The analysis technique used in this study is a dynamic model that is the Partial Adjustment Model (PAM).

Based on the result of the analysis it is known that the Electronic Money (UE) variable does not affect inflation, the Debit Card (KD) variable has a negative effect on inflation, and the Credit Card (KK) variable has a positive effect on inflation.

Keywords : Electronic Money, Debit Cards, Credit Cards, Inflation