

Merchants Perception of Banking EDC Machine Usefulness In Klewer Traditional Market as Shopping Tourism Icon in Surakarta

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Abstract—The traditional market is one of the locations that can be developed as a tourist attraction. As one of the cultural cities, Surakarta continues to strive to become a leading shopping destination in Indonesia. The Klewer Market has become a major shopping center in Surakarta. The number of transactions and sales volume that occur in this market is estimated reach out billion rupiahs.

One type of technology that is currently widely used is the EDC machines. The use of EDC machines by merchants will provide many benefits, both financial and operational benefits. However, there is still reluctance among merchants to use banking EDC machines.

The aims of this research are: 1)To find out the criteria that prioritized by merchants in assessing the usefulness of EDC machine in Klewer traditional market as shopping tourism icon, 2)To construct the EDC machine implementation model in Klewer traditional markets as shopping tourism icon based on merchant usefulness perception. The sampling technique used in this study was purposive sampling. For the analysis process, the author chooses to use the AHP (Analytical Hierarchy Process) method.

The result of this research showed that criteria or factors that prioritized by merchants in assessing the usefulness of EDC machine in Klewer traditional market as shopping tourism icon with the following weighting order are socialization from related institutions, turnover, age and influence of others.

Keywords—*Shopping tourism, traditional market, AHP, EDC , Klewer Market, Surakarta*

I. INTRODUCTION

A. Background

One of the things that can improve the economy of a region is tourism through the arrival of tourists This happens when tourists do shopping activities in tourist areas. the regional economy will be affected by the arrival of tourists to the region, especially tourists who actively conduct financial transactions (Wardiyanto and Baiquni, 2011: 10).

The traditional market is one of the locations that can be developed as a tourist attraction, especially for shopping tourism. Regional culture and uniqueness that cannot be found in modern markets can provide attraction for

visitors. However, to answer the demands of technological progress and globalization, traditional markets must adopt the latest advances without abandoning traditional values (Republika, 2016).

Clothing, handicrafts and food are all things related to shopping that tourists usually look for when they are traveling in an area. As a tourist destination that has a cultural philosophy, Surakarta has an icon of shopping in traditional markets which is widely known by the public, namely Klewer Market in Surakarta.

As one of the cultural cities, Surakarta continues to strive to become a leading shopping destination in Indonesia. This plan is carried out by organizing various shopping tourism events. One event that has been done regularly is the Surakarta Great Sale. In 2017, the Surakarta Great Sale event does not only involve malls, shopping centers, hotels and restaurants but also traditional markets. This event involved 1,500 business actors with a target turnover of Rp 200 billion. According to the Mayor of Surakarta, FX Rudyatmo as quoted by CNN Indonesia (2017), traditional markets will become Surakarta's tourism mainstay. The Klewer market as one of the biggest batik clothing and fabrics in Indonesia has become a major shopping center in Surakarta. According to Tribunnews (2016), the Klewer Market is the largest textile market in Southeast Asia. According to Subagyo, who serves as Head of the Surakarta City Trade Office in Wismabrata (2017), the Klewer Market is now more comfortable and safe for residents and tourists who want to shop. New facilities such as elevators, spacious inter-block aisles, and secure basement parking will add to the attraction for visitors.

To transform traditional markets into objects of tourist attraction, gradual planning is needed. Traditional market merchant must have the concepts of marketing, hospitality and the application of good technology. One type of technology that is currently widely used is the use of EDC (Electronic Data Capture) machines. Merchants and visitors will feel the benefits and convenience of using non-cash transactions (Satria, 2017).

As a center of batik in Central Java, the turnover of the batik industry in Surakarta is estimated to have reached

billions of rupiah per month. In terms of financial transactions, some Surakarta people, both business people (merchant) and consumers, still conduct conventional transactions using cash. On the other hand, Bank Indonesia Surakarta Representative Office has issued an appeal that the use of currency in Surakarta can be reduced. For this reason, one private bank in Surakarta has offered a program to increase the use of EDC machines at the level of traditional merchant, including merchant located at Klewer Market, Beteng Trade Center (BTC), Surakarta Wholesale Center (PGS), Legi Market and Gede Market (Swa, 2015).

From the explanation, it appears that the existence of EDC machines in traditional shopping tourism markets, one of which is the Klewer Market can provide benefits for merchants and visitors / tourists. The reluctance of merchants to use EDC machines is become as a trigger for researchers to further examine the merchant's preference for the benefits of EDC machines.

Based on the background and formulation of the problems described above, this research has the following research objectives:

- 1) To find out the criteria that prioritized by merchants in assessing the usefulness of EDC machine in Klewer traditional market as shopping tourism icon.
- 2) To construct the EDC machine implementation model in Klewer traditional markets as shopping tourism icon based on merchant usefulness perception.

B. Literature Review

To support this research, the literature used in this study is literatures related to shopping tourism and adoption of technology. Research conducted by Hurst and Niehm (2012: 194) regarding shopping tourism tries to determine the level of visitor satisfaction with local merchant services. The practical implication of this study is that traditional market merchant must develop comprehensive Customer Relationship Management (CRM) to encourage repeat visits.

Whereas Chen (2013: 617) conducted a study that aimed to find out the preferences of tourists towards an ideal environment for shopping. The participants who were sampled in this study were asked to evaluate the attributes desired by tourists and provided by the seller. The results show that ideal shopping environment preferences are influenced by different types / types of consumers, such as gender.

To find out the factors that influence the acceptance process of e-banking technology, several researchers have conducted various studies. Research on user acceptance of technology, especially banking technology such as SMS Banking, Mobile Banking, Internet Banking and Phone Banking has been widely carried out. The research was conducted using a variety of methods, one of which is the AHP (Analytical Hierarchy Process) method. By using this model researchers can identify, evaluate and determine the weight of each factor that is considered by traditional market merchant to utilize banking EDC machines.

Mishra and Singh (2015: 223-242) conducted research to know the criteria referred to by Indian people to choose the preferred e-banking service. In serving consumers, businesses today can optimize the use of information technology. Banking includes businesses that massively utilize information technology with e-banking services.

The type of service that will be chosen depends largely on the preferences of each consumers. From some study results, Mishra and Singh (2015: 225-228) proposed several several criteria that can be used as a person's preference to use e-banking services, these criteria include:

a. Demographic Factors

Previous research shows that differences in demographic factors will influence the use of e-banking services. Filotto et.al. (1997: 13-21) found that young consumers are easier to use ATMs compared to older consumers. While Katz and Aspden (1997: 1790-188) said that the rate of adoption of e-banking is higher in men than women. Kolodinsky et.al. (2004: 238-259) argues that to find out a person's level of adoption of technology is not only sufficient with factors related to technology such as simplicity, compatibility and risk but also factors related to demographic conditions such as income, assets, education, gender, marital status and age. Li and Lai (2011: 55-92) argue that gender, age, type of work and competence in the use of technology also have an influence on acceptance of Internet Banking.

b. Technology Factor

Adoption of technology is also influenced by the specific factors of the technology itself, including perception of ease, perception of usefulness, availability, ease of access and so on. Several studies that can show this include research from (Jeong and Yoon 2013: 31-40) which compares between users and non-mobile banking users. The results of this study indicate that perceptions of usefulness significantly affect users and non-mobile banking users, while perceptions of ease significantly affect only mobile banking users. Echchabi (2011: 1-13) concludes that perceived ease of use and perceived usefulness greatly influence the level of technology adoption. Centeno (2004: 293-315) assumes that comfort in use is an important factor in the adoption of Internet Banking. In addition, understanding the benefits and use of technology (awareness) is also an important factor in the adoption of Internet Banking (Jaruwachirathanakul and Fink, 2005: 295-311).

c. Willingness

Lee (2009: 130-141) said that someone's willingness to use Internet Banking technology depends on social pressure (subjective norm) and attitude (attitude).

To answer the research problem, the authors propose a framework for the implementation of banking EDC machines in traditional markets in Surakarta. The goal of the model framework is tailored to the purpose of the research, that is the usefulness of EDC machine in Klewer traditional market as shopping tourism icon.

Table 1 will show some relevant criteria for use in this study. These criteria are used based on the results of previous literature studies and also the results of interviews with the chairman of the market association.

Table 1. Criteria used in research

Numb	Factor	Criteria	Modification	Pustaka
1	Demography	Age Income	- Turnover	Mishra & Singh (2015: 223-242) Filotto et.al (1997: 13-21) Kolodinsky et.al. (2004: 238-259) Li & Lai (2011: 55-92)
2	Subjective Norms	Influence of Others	Socialization From Related Institutions	Lee (2009: 130-141)

In this study, age and turnover criteria will be used to represent demographic factors. In the context of business, turnover can be compared to income. Since the object being studied is a merchant, the author considers that the turnover criteria are more relevant to use.

For the influence of others, the author divides the influence in two aspects, namely:

- a) influence of others, that is the influence of people / individuals who are around merchant, including fellow merchant, families and relatives
- b) socialization from relevant institutions, that is socialization from institutions related to the use of EDC machines, including from the banking sector, the Industry Agency, the Tourism Office, the Market Service, etc.

In this study, the authors propose the theoretical framework as a model in this study. It presented in Figure 1.

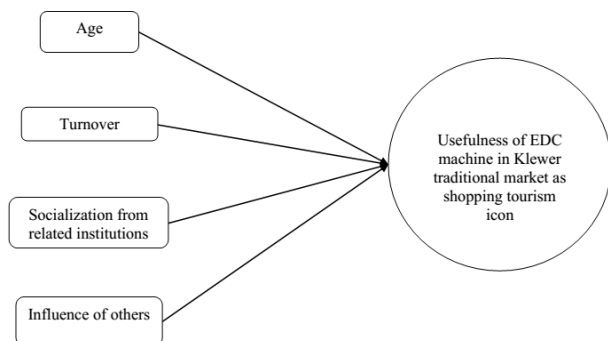


Figure 1. The Theoretical Framework

C. Methods

Location selection is done using a purposive method, that is Surakarta area. The chosen traditional market is a market that has become an icon of shopping in the city of Surakarta, that is Klewer Market. Non-probability sampling

method is used in this study. According to Sugiyono (2008), non-probability sampling method does not provide equal opportunities for members of the population to be selected as samples. The sampling technique used in this study was purposive sampling. In this study, Chairperson of the Market Association and senior merchants were used as respondents because they were considered to know and master the research problem. Based on interviews and discussions with Chairperson of Market Association, the number of respondents used was as many as 20 respondents. Questionnaires were used as research tools in this study. While for the analysis process, the author chooses to use the AHP (Analytical Hierarchy Process) analysis method. To facilitate data collection, the questionnaire is arranged in a format that is easy to understand. In accordance with the guidelines for working on the AHP method, measurements are made with Saaty Scale 1 - 9 with details according to Table 2 (Saaty, 1990: 15).

Table 2. Saaty Scale

Scale Value	Scale Value Description
1	Criteria A and B are equally importance
3	Criteria A is moderately importance than B
5	Criteria A is strongly importance than B
7	Criteria A is very strongly importance than B
9	Criteria A is extremely importance than B

Source : Saaty (1990: 15)

Questionnaire filling aims to determine the tendency of the sample between two criteria, including the weighting number. So that the questionnaire can be arranged in a format according to Figure 2.



Figure 2. AHP questionnaire format

After all data is collected, the next step is to find the Geometric Mean number, from each weighting to be input into the AHP analysis. This number is then inputted in the AHP (Analytical Hierarchy Process) calculation with the following steps (Hamali, 2015):

1. Arranging a hierarchical model.
 - a. Usefulness of EDC machine in Klewer traditional market as shopping tourism icon (goal)
 - b. Age, turnover, socialization from related institutions and influence of others (criteria)
2. Create a pairwise comparison matrix. Pairwise comparison is made by comparing each alternative pair to the criteria tested. The example in this study is to look for a higher criteria weight when

a merchant assesses the benefits of EDC machines, then the matrix table will be arranged as in table 3.

Table 3. Pairwise Comparison Matrix

USEFULNESS OF EDC	Age	Turnover	Socialization from related institution	Influence of Others
Age	1			
Turnover		1		
Socialization from related institution			1	
Influence of Others				1

3. Synthesize comparisons.

Synthesis aims to get priority from all decision alternatives after all data in the comparison matrix is done. Synthesis is done in the following ways:

- Make normalization of the benchmarking matrix obtained by dividing each entry by the number of columns in the entry. The number of each column will be equal to one
- Then the value of each entry on the same line is searched for by its mean (Geometric Mean). Line average values indicate the relative alternative values of the lines to other alternatives.

4. Measure consistency.

- From the normalized matrix, the relative priority value is multiplied by each entry in the corresponding column in the comparison matrix.
- The multiplication results in rows are then added.
- In the row number column, each entry is divided by entries that match the priority vector, the result is a consistency vector.
- The average of the consistency vector is the lambda value (λ)
- Calculate the consistency index (CI)

$$CI = \frac{\lambda - n}{n - 1}$$

Explanation: CI = Consistency Index
 λ = Average consistency vector
 n = Number of alternatives compared

f. Calculate Consistency Ratio (CR)

$$CR = \frac{CI}{RI}$$

Explanation: CR = Consistency Ratio
 CI = Consistency Index
 RI = Random Index

The software program used to conduct AHP analysis is "Microsoft Excel 2007"

II. THE MAIN CONTENT

A. Data Processing Result

Data processing begins by determining the weight of four criteria used in this study, namely age, turnover,

socialization from related institution and influence of others by using pair-wise comparison matrix. Data processing is done using the following steps:

- The tabulation of this weight measurement can be seen in Table 4. The criteria included are geometric mean numbers of 20 questionnaires.

Table 4. Weight Measurement Tabs

USEFULNES OF EDC MACHINE	Age	Turnover	Influence of Others	Socialization From Related Institution	Weight Vector
Age	1	0,821365585	1,412852177	0,450239988	0,208996005
Turnover	1,21748466	1	1,402579142	0,845337968	0,263851005
Influence of Others	0,70778813	0,712972245	1	0,718648773	0,189950585
Socialization From Related Institution	2,221037727	1,182958814	1,391500323	1	0,337202405
JUMLAH	5,146310517	3,717296644	5,206931642	3,014226729	1

- Normalization, which divides each element by the number of each column. The result can be seen in Table 5

Table 5. Normalization of Weight Measurement

USEFULNES OF EDC MACHINE	Age	Turnover	Influence of Others	Socialization From Related Institution	Weight Vector
Age	0,194313965	0,220957772	0,271340642	0,149371639	0,208996005
Turnover	0,236574271	0,269012698	0,269367689	0,280449364	0,263851005
Influence of Others	0,137533118	0,191798587	0,192051686	0,23841895	0,189950585
Socialization From Related Institution	0,431578646	0,318230942	0,267239983	0,331760047	0,337202405

- Calculates the weight vector, which is by looking for the average value of each criterion row. The results can be seen in Table 6.

Table 6. Vector Weight

USEFULNES OF EDC MACHINE	Age	Turnover	Influence of Others	Socialization From Related Institution	Weight Vector
Age	0,194313965	0,220957772	0,271340642	0,149371639	0,208996005
Turnover	0,236574271	0,269012698	0,269367689	0,280449364	0,263851005
Influence of Others	0,137533118	0,191798587	0,192051686	0,23841895	0,189950585
Socialization From Related Institution	0,431578646	0,318230942	0,267239983	0,331760047	0,337202405

- Multiplying the matrix with the weight vector, this is done to get the order of the importance of the criteria to the achievement of the goal. In this study the order of criteria are socialization from related institution, turnover, age and influence of others. The results can be seen in Table 7.

Table 7. Results of matrix multiplication with weight vectors

KEGUNAAN	HASIL
Age	0,200820562
Turnover	0,266157098
Influence of Others	0,196225896
Socialization From Related Institution	0,336796443

- Consistency test.

The results of the consistency test can be seen in Table 8. Principal Eigen Value (λ_{max}) is calculated by summing the multiplication results between cells in the row number and cell in the weight vector column. The calculation results of Consistency Ratio (CR) which get a number smaller than 0.1 indicates that the data used in this study has been consistent.

Table 8. Consistency Test Results

Age	Turnover	Influence of Others	Socialization From Related Institution	Eigen-Value(λ_{max})
1,075558337	0,980812457	0,989059713	1,016404501	4,061835008
			n	4
			$(\lambda_{max})-n$	0,061835008
			$n-1$	3
			$CI = ((\lambda_{max})-n) / (n-1)$	0,020611669
			RI (tabel Random Index) utk $n=4$	0,9
			$CR = CI / RI$	0,022901855
			CR < 0,1	konsisten

B. Discussions

In the context of the tourism industry, the existence of EDC machines will certainly provide many uses for tourists and tourism industry players, in this case merchants. Naturally, tourists usually do not carry a lot of cash. This limitation can be overcome with the use of a debit / credit card that is currently common to everyone. To facilitate the use of credit / debit cards, merchant must prepare EDC bank machines to be used by tourists. EDC machines are considered relevant and can provide benefits to merchants in Klewer Market. Klewer Market has become one of the shopping tourism icons that are always included in tourist itineraries. Fashion products available in Klewer are relatively cheap and varied. This is an attraction and reason for tourists to shop and transact. Transactions will increase rapidly during long weekends and national holidays.

In accordance with the observations in the field, in the context of shopping tourism, the existence of EDC machines has the following uses:

- a. Greater transaction possibility
For tourists who carry limited amounts of money, the existence of EDC machines will be very helpful in making shopping transactions. Merchants will also benefit because there is a possibility that tourists will transact more..
- b. Speed up service
With EDC machines, Merchants can input transaction numbers exactly according to tourist spending. This will simplify the daily work of the merchant, especially those related to managing transactions because they do not have to accept cash and also do not need to give change money.
- c. Simple money management
By optimizing the use of EDC machines, merchants do not need to do physical and technical work related to money management. The money from the transaction with the EDC machine will be sent directly to the merchant's escrow account.
- d. Security of Assets
The use of EDC machines will avoid the risk of hunting, robbery and counterfeit payments

From the results of data processing, we can know the weight of each criterion in assessing the usefulness of EDC machines in Klewer traditional market as shopping tourism icon. The data processing results show that the criteria for socialization from related institutions have the highest weight

(0.33720), then followed by turnover criteria (0.26385), age (0.20899) and influence of others (0.18995). This can be seen in Figure 3.

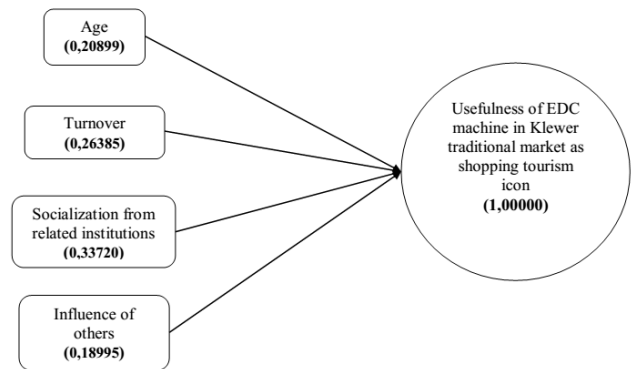


Figure 3. Weighting Results Criteria Using AHP Analysis

At present, shopping tourism has become a trend for the world tourism industry. Tourists have a motive / desire to shop for something on a tourist attraction as part of a series of travel. Transactions will increase as the location of shopping tourism destinations has become an icon / characteristic of a region. The Klewer market that has been operating for decades has become an icon of shopping in Surakarta and has become a major destination for tourists to buy various kinds of batik and fashion. With the EDC engine, merchants will automatically establish sustainable cooperation with banks. The bank can facilitate the implementation of national programs to promote traditional markets as objects of shopping tourism destinations.

From the results of data analysis, it can be made an implementation model of EDC banking machines in traditional markets which become an icon of shopping tourism in Surakarta area. The analysis shows that overall, the merchant will consider criteria or factors which is a priority in assessing the usefulness of EDC machine in Klewer traditional market as shopping tourism icon with the following weighting order:

- a. Socialization from related institutions
The results of this study indicate that socialization from related institutions has the greatest weight for merchants in assessing usability criteria. According to merchants in Klewer Market, socialization about the use of EDC machines by related institutions is very important. Merchants must be aware that the use of EDC machines is not only limited to personal use for merchants, but also to the tourism industry widely. Tourists have a habit of not carrying large amounts of cash. Most tourists now have a debit / credit card that has been connected to an international transaction network (VISA, Mastercard, etc.) that can be used to withdraw cash at an ATM machine or to transact shopping in cash with an EDC machine. Related institutions also need to convey about the safety standards of EDC machines. Some things related to security guarantees of EDC machines that are feared by merchants are data theft / carding, the risk of

transaction failure and the unprocessed transfer of money to the holding account. From the observations of the authors in the field related to security factors, the Bank has conducted socialization and education related to the security of EDC machines. In addition to upgrading the system, the bank has also provided socialization to several things that can reduce the possibility of transaction errors and ways to mitigate and avoid the risk of transactional crime. Therefore, institutions related to the installation of EDC machines must have an appropriate program and can accommodate the wishes of merchant. In relation to the tourism industry, the bank must synergize with other relevant agencies, among others, with the tourism service, market services and also with market associations / associations.

b. Turnover

Merchants in Klewer Market believe that by utilizing EDC machines, the potential for transactions will increase because it can facilitate tourists who have limited cash. This will be felt during weekends and during national holidays. The increasing number of tourist visits will potentially increase the number and nominal of transactions. From the writer's observations, many tourists buy clothes in large quantities for souvenirs. EDC machines also allow tourists to continue shopping when they run out of cash. The existence of EDC machines will make it easier for merchants in Klewer Market to manage the money from the transaction. Non-cash transactions using EDC machines are considered very relevant to advance Surakarta tourism and to increase business from the merchants themselves.

c. Age

In general, market merchants in Klewer Market who have used EDC machines have a positive perception of the use of EDC machines. This is mainly supported by the average age of merchants who are relatively young. Usually they continue the business that has been pioneered by their parents. This relatively young age makes it easy for banks and other relevant institutions to promote the use of EDC machines in traditional markets. Young people are more accustomed to use technology facilities to support their daily activities. They have relatively no difficulty in using EDC machines because they are familiar with the use of technology tools such as gadgets, laptops and computers. When experiencing difficulties they are also easy to contact the bank and will be guided directly via telephone. The call center number that can be contacted is printed on each EDC machine. However, for new users it is still recommended to be explained directly. Manual books for the use of EDC machines also need to be given so that merchants are easier to understand the procedures for use and problem solving (troubleshooting).

d. Influence of others

The author sees that the fellow merchants' brotherhood in Klewer Market is very strong. The merchants coordinate with each other and discuss related to the implementation of their respective businesses. The author sees that senior

and respected merchants have an influence on the application of EDC machines in Klewer Market Surakarta. Several banks have cooperated with senior merchant to invite merchants who have not used EDC machines. These senior merchant usually have broad insight and act as opinion leaders.

From the results of research and discussion, can be proposed the EDC machine implementation model in Klewer traditional markets as shopping tourism icon based on merchant usefulness perception. This model can be seen in Figure 4.

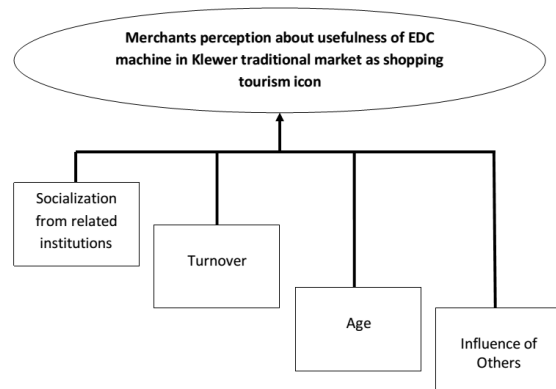


Figure 4. EDC machine implementation model in Klewer traditional markets as shopping tourism icon based on merchant usefulness perception

Suggestions and proposals from this research related to the model compiled are as follows:

- a. Related institutions must be the main drivers of the implementation of EDC machines by merchants. Institutions related to the implementation of EDC machines in the Klewer Market are the Trade Office, the Tourism Office and Banking Service. As a market manager, the Trade Service has the ability to encourage merchants to use EDC machines. The emphasis is mainly on the aspects of convenience offered and the efficiency of technical work related to financial management, the Tourism Office has contributed to providing an understanding of the potential of shopping tourism in the Klewer Market. High tourist visits will certainly increase transaction potential so that it can increase the opportunity income of merchants. The implementation of EDC machines will certainly have a positive impact on both merchants and tourists. Whereas banks have contributed to providing an understanding of cashless transaction awareness, offering reward programs and joint promos, as well as providing technical use and troubleshooting socialization. All related institutions are expected to be able to always coordinate and discuss to make the right programs and can advance the potential of shopping tourism in Klewer Market.
- b. Turnover has the second biggest weight after socialization from related institutions. This is

understandable because the use of EDC machines is relevant for transactions in large nominal amounts. As large as transactions, financial benefits and practicality of transactions will be more pronounced. Therefore, to succeed the implementation of EDC machines can start from merchants who have large turnovers.

- c. Age is one of the crucial things in the implementation of EDC machines. EDC machines as technology tools will be easier to learn by young people. Merchant merchant with young age can be used as an initial priority for the socialization of the use of EDC machines. Most of the merchants in Klewer Market are managed by families, so for socialization and use training can be done to younger family members so that the implementation program of EDC machines can be more easily absorbed and understood.
- d. In traditional markets, the influence of others mostly comes from opinion leaders. Opinion leader figures are still calculated and used as role models by the majority of merchants. This Opinion leader is usually the Chairman of the Association and merchant that have a large turnover. They usually have awareness about the benefits of EDC machines. These opinion leaders can be used as trigger agents to encourage other merchants to use EDC machines.

III. CONCLUSIONS

The order of criteria or factors that prioritized by merchants in assessing the usefulness of EDC machine in Klewer traditional market as shopping tourism icon are socialization from related institutions, turnover, age and influence of others.

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