

## **BAB 5 PENUTUP**

### **5.1 Kesimpulan**

Penelitian ini bertujuan untuk membuktikan apakah terdapat korelasi antara transaksi menggunakan kartu dengan penjualan ritel yang digambarkan dengan indeks penjualan riil (IPR). Dalam studi ini digunakan metode SARIMA dan korelasi pearson menggunakan data periode Januari 2012 sampai Oktober 2021. Hasil studi menunjukkan bahwa ide yang dikenalkan Gracia et al. (2021) dapat diterapkan di Indonesia. Transaksi menggunakan kartu dapat digunakan sebagai indikator yang menggambarkan penjualan ritel di Indonesia. Selain itu, proyeksi menggunakan data kartu juga dapat digunakan untuk memproyeksikan perkembangan penjualan ritel di Indonesia. Studi ini mengkonfirmasi ide dari Gracia et al. (2021) yang menyatakan bahwa transaksi menggunakan kartu dapat menjadi indicator perkembangan penjualan ritel di Indonesia dari sisi permintaan.

Studi ini juga menemukan beberapa kelemahan dari ide Gracia et al., (2021). Transaksi menggunakan kartu hanya dapat menjadi indikator transaksi ritel ketika data yang digunakan adalah data ketika tidak ada gejolak dalam perekonomian. Ketika dalam perekonomian ada gejolak (dalam studi ini COVID-19) yang menimbulkan ketidakstabilan, maka data transaksi menggunakan kartu tidak dapat menjelaskan transaksi ritel.

### **5.2 Rekomendasi**

Berdasarkan hasil penelitian dan kesimpulan di atas, penulis memberikan rekomendasi untuk penelitian selanjutnya adalah agar dapat menambahkan periode waktu dari IPR serta transaksi penggunaan kartu debit dan kredit. Selain itu penggunaan data transaksi kartu dengan frekuensi yang lebih *real time* dapat digunakan agar dapat menghasilkan indikator penjualan ritel yang lebih *real time*. Penggunaan data kartu untuk proyeksi penjualan ritel juga bisa digunakan selama perekonomian dalam situasi normal.

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