

TREN PENGGUNAAN CASHLESS, PAYMENT GATEWAY DI PASAR E-COMMERCE : FAKTOR POLA TRANSAKSI TERHADAP PREFERENSI KONSUMEN

ABSTRAK

With the advancement of technology, many businesses have shifted to digital payment methods as a strategy to facilitate more efficient and secure transactions through various non-cash payment types. This study aims to analyze cashless payment trends and payment gateways among e-commerce consumers, as well as to understand how factors in transaction patterns influence consumer preferences and identify the most dominant variable affecting consumer preferences in e-commerce.

The research method used is qualitative with purposive sampling technique, collecting primary data through online questionnaires with a sample size of 200 respondents. The sampling method employed in this study is Probability Sampling. The research went through various testing stages, starting with a pilot test involving 30 respondents to conduct Validity and Reliability tests, followed by larger-scale testing with Classical Assumption Tests, including Normality Test, Multicollinearity Test, Heteroscedasticity Test, Multiple Linear Regression Test, R Determination Coefficient, F-Test, and T-Test. The study used SPSS software version 26 for data analysis.

The results of the study indicate that the use of cashless payment systems, payment gateways, and transaction pattern factors partially influence consumer preferences. Based on the F-Test results, it shows that the variables of cashless payments, payment gateways, and transaction pattern factors simultaneously influence consumer preferences in e-commerce transactions. Among these, transaction pattern factors are identified as the most dominant variable affecting consumer preferences in e-commerce.

Keyword : *Cashless, E-commerce, Payment Gateway*

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