



THE INFLUENCE OF DIGITAL PAYMENT SERVICE FEATURES ON CONSUMERS' EASE IN TRANSACTING IN E-COMMERCE

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ABSTRACT

The development of technology at this time is so rapid, that it has given rise to many activities using technology, one of which is payment methods. Previously payment methods were made in cash, now payment methods can be made using a non-cash system. Many companies are developing non-cash payment applications which are also very popular, so the term digital payment or cashless has emerged to make transactions easier and faster. This research aims to find out the influence of digital payment service features on the convenience of consumers in making transactions in e-commerce. This type of research uses quantitative methods by collecting data using questionnaires to find respondents and testing using hypothesis testing using data analysis tools, namely IMB SPSS 26 software. This research uses a sample of 60 respondents. Sampling used purposive sampling and Roscoe's theory technique with the characteristics of respondents being global institute students. The research results show that digital payment service features have a relationship (correlation). This can be seen in the value where the sig (2-tailed) value between the digital payment service feature (X1) and ease of transaction (Y) is 0.000 < 0.005, which means there is a significant correlation between the digital payment service feature variable and ease of transaction.

Keywords: Digital Payment, E-commerce, Ease of Transaction.

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INTRODUCTION

Technological developments nowadays are very rapid, various kinds of innovations and changes continue to be made, one example of which is payment tools or media. In this digital world, paper money is increasingly replacing the role of paper money with digital money or what is also known as electronic money (E-Money). Digital activities know no time limits, having digital activities is very helpful, so that activities become faster, more effective and economical. The payment system currently developing in the world, including in Indonesia, is financial technology (fintech)[1]. Fintech is a combination of information technology and financial services that can enable transactions to be carried out quickly without having to worry about distance. Fintech is defined as the application of digital technology to financial intermediation problems[2]. Electronic payments (e-Payment) have become a popular means today to pay for online purchases made such as electronic commerce (e-commerce) which has created new finance, where this type of payment model can make it easier for customers to carry out financial transactions[3]. In a broader sense, fintech is defined as an industry consisting of companies that use technology to make financial systems and the delivery of financial services more efficient. Well-known examples that have been widely published regarding the application of information technology to business include technology-based engineering processes, open systems, electronic data exchange, and most recently internet-based e-commerce. Meanwhile, various information technology applications designed to support or improve the performance of individual tasks and services within professional organizations for profit and non-profit have also developed rapidly[4]. E-commerce is a business process that connects transactions between traders and customers online using internet technology electronically[5]. The results of research conducted on the influence of navigation and security functions on increasing consumer trust have resulted in a positive impact on trust, which in turn influences customer loyalty and makes transactions easier[6]. With the presence of e-commerce, almost all people in Indonesia have made shopping a habit, because consumers do not need to pay more to visit shops and can make their time more efficient so they can be used to carry out other activities.



Figure 1: Number of E-commerce Users in Indonesia

The problem that generally occurs is because the method used is still manual, causing errors during transactions and also taking time in the service process and the payment method used still uses a cash payment system[7].



Metode Penbayaran yang Digundon Responden saat Belanja Online (Maret 2021)



Figure 2: Frequently Used Payment Methods

Digital Payment is one of the payment method solutions that is currently widely used by e-commerce users, because of the digital payment available in e-commerce features. e-commerce offers various digital payment options that can be used to make payments when you have ordered an item on e-commerce, some even provide promotions and discounts when using one of the digital payments that has collaborated with e-commerce. E-wallet is a digital wallet application or service that makes transactions easier for users so that they are easily accessible to the public[8]. With the advent of digital payments, many people who previously used cash-based payment instruments are now starting to recognize and switch to using non-cash payment instruments to carry out various payment transaction activities. One of the non-cash payment methods that is currently developing in Indonesia is electronic money or usually called e-money. Based on the analytical study above, the research problem that will be resolved is the influence of digital payment service features on consumer convenience in making transactions in e-commerce

METHODOLOGY

The type of research used is quantitative methods. Quantitative research methods are a type of research whose specifications are systematic, planned and clearly structured from the start. he method used in this research is a quantitative method. The main reason for using this method is to describe phenomena or understand research data patterns in a measurable way, so that the data processing process can calculate the resulting significance

Quantitative research is systematic scientific research into parts and phenomena and their relationships. The aim of quantitative research is to develop and use mathematical models, theories and hypotheses related to natural phenomena[9].

A. Nature of Research

The nature of this research is the development of previous research. Whereas previous research only examined 1 digital payment method, this research can examine several digital payment methods. And the results of previous research show that digital payments have a big influence on ease of shopping.

In this research, there are 3 variables that will be studied using quantitative methods and can provide different results from previous studies.

B. Location and Research Period

The location of this research is on the campus of the Bina Sara Global Institute of Technology and Business, Tangerang City, namely students who often shop or make transactions on e-commerce using digital payment service features as a means of paying for these transactions.

The period or time of this research starts from submitting the research title, preparing the research proposal in October 2023 until completion, namely at the time of the hearing of the final results of this research, namely in February 2024.

C. Data Collection Methods

Researchers will distribute questionnaires to respondents. In accordance with the method used by the researcher, namely quantitative, the researcher will distribute questionnaires to the respondents. The variables used in this research are digital payment service feature variables (X1), and e-commerce (X2), as independent variables, consumer ease of transactions (Y) as the dependent variable.

In addition to the activities above, the author conducted literature studies through references in libraries and on official sites where the authenticity of the data can be confirmed.

D. Population and Sample

Population comes from English, namely population, which means the number of residents. Population is a generalized area consisting of objects or subjects that have certain quantities and characteristics that are determined by the researcher to be studied and then draw conclusions[10]. In this research, 300 data samples were used to carry out data processing. The population was taken from all students at one of the universities in the city of Tangerang and several communities as comparison material in measuring the effectiveness of the results achieved. The sampling technique was carried out using a questionnaire.

A sample is simply defined as a part of the population that is the actual source of data in a study. In other words, the sample is a portion of the population to represent the entire population[11].

There are two techniques in sampling, namely probability sampling and non-probability sampling. In this research, the technique used in sampling was non-probability sampling using purposive sampling technique. In non-probability sampling, each element in the population does not have the same opportunity or opportunity to be selected as a sample. The selection of sampling units is based on subjective considerations or judgments and does not use probability theory.

Determining the number of samples in this research can use the Roscoe theory formula. In this theory, the appropriate sample size for use in research is 30 to 500. Apart from that, if the research is to carry out multivariate analysis (correlation or multiple linear regression), then the number of sample members must be at least 10 times the number of variables studied [10].

Based on Roscoe's calculations, the sample for this study is as follows:

= 10 × (dependent variable + independent variable)

- $= 10 \times (1+2)$
- = 10 × 3
- = 30 Samples

In order to make the research results easier and more accurate, the researchers added 2 times the research sample so that they found 60 samples.

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E. Data Source

Primary data is research data obtained directly from the original source in the form of interviews, opinion polls from individuals or groups (people) or observation results from an object, event or test result (object). The advantage of primary data is that the data better reflects the truth based on what the researcher sees and hears directly so that the element of lies from phenomenal sources can be avoided[12]. The disadvantage of primary data is that it takes a relatively long time and the costs incurred are relatively large.

Secondary data is a source of research data obtained through intermediary media or indirectly in the form of books, notes, existing evidence, or archives, both published and not generally published. The advantage of secondary data is that the time and costs required for research to classify problems and evaluate data are relatively less compared to collecting primary data. The disadvantage of secondary data is that if the data source has errors, is out of date or is no longer relevant, it can affect the research results.

F. Research Hypothesis

Hypothesis testing is a logical process in quantitative scientific research and is an area of inferential statistics using statistical testing tools and the results become material for analysis in subsequent research[13]. Hypothesis testing in this research was carried out using regression analysis. The data analysis technique used in this research is simple regression analysis. Simple regression analysis is a parametric statistical analysis study where the data used must have a measurement scale of at least intervals and be normally distributed[14]. In this research, the hypothesis used is how to measure the influence of digital payment service features on the ease of transactions in e-commerce. The transaction ease variable is variable Y, and payment service features are variable X1, and payment service security features are variable X2.

DISCUSSION

This research aims to examine the influence of digital payment service features on consumer convenience in making transactions in e-commerce. The respondents in this research are students and the general public in Tangerang and its surroundings who often shop and use digital payment service features to make transactions on e-commerce.

The research was carried out by distributing questionnaires starting from January 24 2024 - February 3 2024. Questionnaires were distributed via social media such as WhatsApp and Instagram via private and group chats. The following is the link to the questionnaire in this research, namely: https://bit.ly/tolonginbara

The number of respondents in this research was determined by the researchers to be 60 respondents. The method used is a simple linear regression analysis method with Non Probability Sampling and Purposive Sampling techniques to obtain samples.

- A. Description of Respondent Characteristics
 - 1. Based on Gender

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	MEN	25	41.7	41.7	41.7
	WOMAN	35	58.3	58.3	100.0
	Total	60	100.0	100.0	

Table 1: Characteristics of Respondents Based on Gender



		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18 - 25	56	93.3	93.3	93.3
	25 - 35	4	6.7	6.7	100.0
	Total	60	100.0	100.0	

Table 2: Characteristics of Respondents Based on Age

2. Based on Job

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Barista	1	1.7	1.7	1.7
	Employee	2	3.3	3.3	5.0
	Student	56	93.3	93.3	98.3
	Entrepreneur	1	1.7	1.7	100.0
	Total	60	100.0	100.0	

Table 3: Characteristics of Respondents Based on Occupation

3. Based on Domicile

Table 4. Characteristics of Respondents Based on Domicile

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Kabupaten Tng	11	18.3	18.3	18.3
	Kota Tng	48	80.0	80.0	98.3
	Tangsel	1	1.7	1.7	100.0
	Total	60	100.0	100.0	





4. Based on Payment Method

Table 5: Characteristics of Respondents Based on Payment Method

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	E-Wallet	28	46.7	46.7	46.7
	Internet Banking	1	1.7	1.7	48.3
	Debit Online	1	1.7	1.7	50.0
	Mobile Banking	25	41.7	41.7	91.7
_	QR Code/Qris	5	8.3	8.3	100.0
	Total	60	100.0	100.0	

B. Reliability Test

The aim of the reliability test is to determine the extent to which the measurement results remain consistent, if two or more measurements are carried out on the same phenomenon using the same measuring instrument. A variable is said to be reliable or reliable if the answers to statements are always consistent. The reliability coefficient is intended to see the consistency of answers to the statement items given to respondents. The basis for decision making is:

- a. If Cronbach Alpha > rtable = consistent (reliable)
- b. If Cronbach Alpha < rtable = Inconsistent The results of the reliability test for each statement item in this study are as follows:
- 1. Reliability Test on Variable X1

Reliability Statistics					
Cronbach's Alpha N of Items					
.823	11				

Table 6.	Reliability	Test for	Variable X1
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Based on the table above, the reliability test for each statement item regarding a variable X1 (digital payment service features) obtained a Cronbach's Alpha value (calculated) of 0.823 > 0.60 (critical value). Therefore, the statement instrument is considered reliable for all items, and it can be used for data measurement in data collection purposes.





2. Reliability Test on Variable X2

Table 7: Reliability Test on Variable X2

Reliability Statistics				
Cronbach's Alpha	N of Items			
.909	15			

Based on the table above, the reliability test for each statement item regarding a variable X2 (e-commerce) obtained a Cronbach's Alpha value (calculated) of 0.909 > 0.60 (critical value). Therefore, the statement instrument is considered reliable for all items, and it can be used for data measurement in data collection purposes.

3. Reliability Test on Variable Y

Table 8: Reliability Test on Variable Y

Reliability Statistics				
Cronbach's Alpha N of Items				
.734	10			

Based on the table above, the reliability test for each statement item regarding a variable Y (transaction convenience) obtained a Cronbach's Alpha value (calculated) of 0.734 > 0.60 (critical value). Therefore, the statement instrument is considered reliable for all items, and it can be used for data measurement in data collection purposes.

C. Normality Test

The normality test is used to determine whether the residual value has a normal distribution or not. This test is carried out by comparing significance values.

- a. If the sig number of the Kolmogrov Sminov Goodness of Fit Test is > 0.05 then the residual is normally distributed.
- b. If the sig number of the Kolmogrov Sminov Goodness of Fit Test is <0.05 then the residuals are not normally distributed.



Based on the table above, it can be seen that the sig value of the variable using the Kolmogorov Smirnov Goodness of Fit Test is > 0.05 where the results of this test have a sig value of 0.200, so the residuals are declared normally distributed.

D. Correlation Test

The correlation test is used to measure whether the independent variable has a relationship with the dependent variable and to determine the strength of the relationship between variable X and variable Y. The basis for decision making is as follows:

- a. If the significance value is <0.05 then there is a relationship (correlated)
- b. If the significance value is > 0.05 then there is no relationship (not correlated)

To see the strength of a relationship:

- a. If the person correlation value is 0.000 0.199 = very low correlation
- b. If the person correlation value is 0.20 0.399 = low correlation
- c. If the person correlation value is 0.40 0.599 = the correlation is quite strong
- d. If the person correlation value is 0.60 0.799 = strong correlation
- e. If the person correlation value is 0.80 1.000 = very strong correlation

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Table 10. Correlation Test Results

Correlations				
		Digital Payment	Secure Transaction	Ease Transaction
	Pearson Correlation	1	.812**	.812**
Digital Payment	Sig. (2-tailed)		.000	.000
	N	60	60	60
	Pearson Correlation	.812**	1	1.000**
E-Commerce	Sig. (2-tailed)	.000		.000
	Ν	60	60	60
	Pearson Correlation	.812**	1.000**	1
Kemudahan Transaksi	Sig. (2-tailed)	.000	.000	
	N	60	60	60
**. Correlation is sigr	nificant at the 0.01 level ((2-tailed).		

Based on the table above, conclusions are drawn by referring to decision making based on significance values. Where the sig (2-tailed) value between digital payment (X1) and ease of transaction (Y) is 0.000 < 0.005, which means there is a significant correlation between the digital payment variable and the ease of transaction variable. Furthermore, the relationship between e-commerce (X2) and ease of transactions (Y) has a sig (2-tailed) value of 0.000 < 0.005, which means there is a significant correlation between the e-commerce variable and the ease of transactions variable.

E. Simple Linear Regression

The simple linear regression test aims to determine the direction of the relationship between the independent variable and the dependent variable, whether positive or negative. Predict the value of the related variable if the value of the independent variable increases or decreases. Below are the results of a simple linear regression test:

Variables Entered/Removed ^a					
Model	Variables Entered	Variables Removed	Method		
1	E-COMMERCE, DIGITAL PAYMENT⁵		Enter		
a. Dependent Variable: KEMUDAHAN TRANSAKSI					
b. All requested variables entered.					

 Table 11. Research Variables

The table above shows what variables are processed, which are the independent variables and which are the dependent variables. The independent variables are digital payment, e-commerce and the dependent variable is ease of transactions.





Table 12: Summary of Model Summary

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.812ª	.659	.653	3.101		
a. Predictors: (Constant), DIGITAL PAYMENT						

Based on the table above, it can be explained that the correlation value (R) of X1 is 0.812, which falls within the interval range of 0.800 - 1.000, indicating a strong level of relationship. Therefore, it can be concluded collectively that the variable of digital payment service features (X1) and the variable of e-commerce (X2) have a strong relationship with consumer transaction convenience.

Table	14:	Anova
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ANOVAª							
Model		Sum of Squares	df	Mean Square	F	Sig.	
1	Regressio n	1198.599	2	599.300	78.505	.000 ^b	
	Residual	435.134	57	7.634			
	Total	1633.733	59				
a. Dependent Variable: KEMUDAHAN TRANSAKSI							
b. Predictors: (Constant), E-COMMERCE, DIGITAL PAYMENT							

In the table above, it can be seen that there is a significant influence of variable X on variable Y. From the table, the calculated F-value is 78.505 with a significance level of 0.000 < 0.05. Therefore, it is stated that the digital payment variable influences transaction convenience in e-commerce.

F. Hypothesis Testing

T hypothesis testing aims to determine the influence of each independent variable on the dependent variable. There is a testing procedure conducted after calculating the t-value, followed by comparing it to the t-table. The decision-making basis is as follows:

Based on the t-value compared to the t-table:

- a. If the t-value > t-table and the significance level (α) < 0.05, then H0 is rejected, indicating an influence of the independent variable on the dependent variable.
- b. If the t-value < t-table and the significance level (α) > 0.05, then H0 is accepted, indicating no influence of the independent variable on the dependent variable.



Based on the significance value:

- a. If the significance value (sig) < 0.05, then H0 is rejected, and H1 is accepted, indicating an influence of the independent variable on the dependent variable.
- b. If the significance value (sig) > 0.05, then H0 is accepted, and H1 is rejected, indicating no influence of the independent variable on the dependent variable.

Table 15: T Test Results

coefficients ^a								
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.			
	В	Std. Error	Beta					
(Constant)	8.165	3.155		2.588	.012			
DIGITAL PAYMENT	.705	.067	.812	10.576	.000			
a. Dependent Variable: KEMUDAHAN TRANSAKSI								

Decision-making basis for the T-test from the table above is as follows:

1. Based on the significance value

From the table above, it can be seen that the significance value (sig) of the digital payment variable (X1) is 0.000 < 0.05, thus it can be concluded that H0 is rejected and H1 is accepted. Therefore, digital payments significantly affect the ease of transactions (Y) in e-commerce.

2. Based on the t-value compared to the critical t-value

From the table above, it can be observed that the t-value is 10.576. To find the critical t-value, the following formula is used:

Critical t-value = $(\alpha/2 : df)$

Critical t-value = (0.05 / 2 : n-2)

Critical t-value = (0.025:60-2)

Critical t-value = (0.025 : 58)

Critical t-value = 1.672

Based on the explanation above, it is known that the calculated t-value of 10.576 > the critical t-value of 1.672, therefore it can be concluded that H0 is rejected and H1 is accepted. This means that digital payment (X) positively and significantly influences the ease of transactions in e-commerce.

The research entitled "The Influence of Digital Payment Service Features on Consumer Convenience in Transactions in E-commerce." Its independent variables are digital payment service features, e-commerce, and its dependent variable is consumer convenience in transactions. The sample size is 60 respondents. The test results indicate that digital payment service features have a positive and significant effect on consumer convenience in transactions in e-commerce.

In every research, there is a discussion to answer the formulated problems and hypotheses. To answer these questions, data analysis from the research results is required. Here is the data analysis. The research results indicate that digital payment service features have a significant effect on consumer convenience in transactions in e-commerce. This is proven by the results of the T-test using two methods: based on significance and the t-value compared to the critical t-value.

From the method using significance results, it is found that the significance value is 0.000, which is < 0.05. Therefore, it can be concluded that H0 is rejected and H1 is accepted. Thus, digital payment service features significantly affect consumer convenience in transactions in e-commerce.

From the method using the t-value compared to the critical t-value, it is found that the t-value is 10.576, which is > the critical t-value of 1.672. Therefore, it can be concluded that H0 is rejected and H1 is accepted. In addition to using the T-test, there are several other tests aimed at determining the influence between variables X and Y, namely linearity test, correlation test, and simple linear regression.

Not only to test the influence between variables X and Y, the author also used validity test, normality test, and reliability test to determine how valid and normal the variables X and Y are. In the validity test results, each statement of the variables has a calculated value (r) greater than the table value (r), indicating that if the calculated value (r) > table value (r), the data is valid. In the normality test, the result of the Kolmogorov-Smirnov Goodness of Fit Test is > 0.05, indicating that the result of this test has a significant value of 0.200, thus the residuals are considered normally distributed.

In the correlation test, the significant value (2-tailed) between digital payment (X1) and transaction ease (Y) is 0.000 < 0.005, indicating a significant correlation between the digital payment variable and transaction ease variable. Furthermore, the relationship between e-commerce (X2) and transaction ease (Y) has a significant value (2-tailed) of 0.000 < 0.005, indicating a significant correlation between the e-commerce variable and transaction ease variable.

In the simple linear regression test, it is found that the correlation value (R) of X1 is 0.812, which falls within the interval range of 0.800 - 1.000, indicating a strong level of relationship. Therefore, it can be concluded that the variables of digital payment service features (X1) and e-commerce (X2) collectively have a strong relationship with consumer convenience in transactions. From all the data analysis techniques described by the researcher, it can be concluded that there is an influence between digital payment service features and transaction convenience in e-commerce, as seen from all the data analysis techniques that provide positive results between variables X and Y.

The digital payment service feature variable is measured by 3 indicators: ease of access, which is the level at which someone believes that information technology is easy to understand; perceived benefits, which is after they believe that using such a system can increase their savings or improve efficiency in how they conduct various transactions; security and comfort. Consumer assessment of privacy and security issues using digital payments. The results in the research results show that digital payment service features have a positive and significant effect on the ease of consumers making transactions in e-commerce.



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CONCLUSION AND RECOMMENDATION

A. Conclussions

Based on the research results and discussions that have been explained, conclusions can be drawn, namely:

- 1. Based on the results of calculations using SPSS software, the researcher concluded that the digital payment service feature variables have a relationship (correlation). This can be seen in the value. Where the sig (2-tailed) value between digital payment (X1) and ease of transaction (Y) is significant, which means there is a significant correlation between the digital payment variable and the ease of transaction variable. Furthermore, the relationship between e-commerce (X2) and ease of transactions (Y) has a sig (2-tailed) value very significant, which means there is a significant correlation between the e-commerce variable and the ease of transactions variable. So it can be concluded that this digital payment service feature influences the ease of transactions in e-commerce.
- 2. There is an influence between digital payment service features on the convenience of consumers in making transactions in e-commerce. This is proven by using the T test hypothesis test where from the results of the T test it is found that the sig value of the digital payment variable (X1) is significant, so it can be concluded that H0 is rejected and H1 is accepted. So digital payments have a significant effect on the ease of transactions (Y) in e-commerce. Then the hypothesis test was used with multiple linear regression analysis (F test) where from the results of the F test it was found that the results from the calculated F table = 78.505 with a significance level of very significant. So it is stated that the digital payment variable influences the ease of transacting in e-commerce.
- 3. The methodology of this research uses quantitative methods, where this quantitative method is research that uses numbers in presenting data and analysis that uses statistical tests. Quantitative research is research that is guided by a certain hypothesis, then one of the aims of the research carried out is to test the previously determined hypothesis.
- B. Suggestion
 - 1. The digital payment service feature does make it easy to make transactions, but as a wise consumer you need to organize and be careful about wasteful lifestyles that result in forgetting to save for the future.
 - 2. It is hoped that all developers of digital payment service features will continue to innovate so that they can increase the reputation of these digital payment service features.
 - 3. For future researchers, it is hoped that they will look for other independent variables that can influence the features of digital payment services and e-commerce so that they can strengthen existing research.
 - 4. This research still needs to be developed using wider data and samples, so that the generalization of the results and implications of the findings in this research can provide benefits for the implementation of payment models in digital-based businesses





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