IMPACT OF PAYMENT METHODS ON BUYING BEHAVIOUR IN E-COMMERCE

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ABSTRACT

E-commerce encompasses business transactions including the exchange of goods and services over online platforms, which involve the transferring of funds and data. Commonly, conventional electronic commerce systems encompass a diverse array of payment alternatives. Although each payment method has its own advantages and disadvantages, these factors might impact a user's purchasing decision within the realm of E-Commerce. Therefore, a research endeavour is now being conducted to examine the decision-making process of customers in the domain of electronic commerce. The primary objective of this study is to examine the possible influence of different payment methods on individuals' lifestyles and consumer expenditure patterns. The aim of this study is to examine the factors that influence the acceptance of payment methods by users on an E-Commerce platform, using the UTAUT 2 (Unified Theory of Acceptance and Use of Technology) framework. An electronic survey was created and disseminated to gather data from a wide range of participants across Indonesia, including individuals from various age cohorts, genders, professions, and geographical locations. The use of SmartPLS software enables the analysis of the study model and the collection of meaningful findings through the implementation of the Partial Least Squares - Structural Equation Modelling (PLS-SEM) approach. The study findings, based on a sample size of 134 individuals, demonstrate that the enabling condition, price value, habit, and habit on use behaviour significantly influenced behavioural intention. The data provided allows for the acceptance of all hypotheses. The findings indicate that the payment method has no substantial influence on customers' purchase decisions in the e-commerce setting.

`**Keywords:** *E-Commerce, Payment Methods, purchasing behavior UTAUT 2. purchasing decisions*

1. INTRODUCTION

In today's daily life, we often use E-Commerce to shop for daily needs and other needs because it is more practical and easy. E-Commerce generally provides many types of payment methods such as payment using a virtual account, E-Money such as ShopeePay, Gopay, OVO, or by the COD method. The current diverse payment system models are the result of improvements in information technology as well as communication in the field of economic payment transactions between companies and customers (Liébana-Cabanillas, Sánchez-Fernández and Muñoz-Leiva, 2014).

With many payment systems starting to emerge, this is one way to solve certain problems related to handling the circulation of cash orcash. Data from the Central Statistics Agency (BPS) shows that more than half of e-commerce businesses use the COD payment method. 73.04% of E-Commerce in Indonesia uses Cash On Delivery (COD), followed by the bank transfer

The payment method of 21.20%. On the other hand, paymentswith E-Wallet only get 4.67% [1].

However, each payment method has various advantages and disadvantages that can influence the user's decision to purchase an E-Commerce. Therefore, research is needed on how consumers make decisions in E-Commerce purchases. By conducting this research, we also want to see whether lifestyles and consumer habits can change with different payment methods.

Payment Methods Used in E-commerce 2019
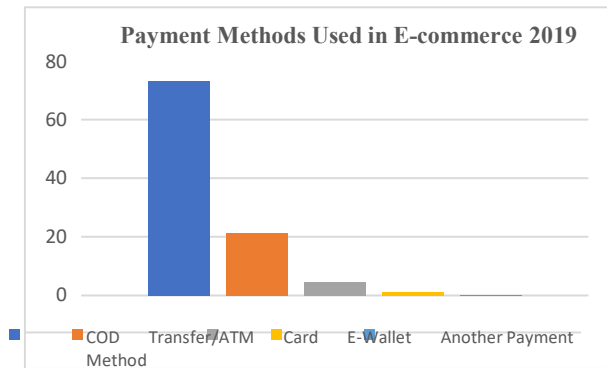
(source: Metode pembayaran yang digunakan dalam e-commerce 2019 - Grafik Alinea ID)

Certain Payment Methods offer discounts or cashback. Payment using certain methods in e-commerce offers cashback and discounts so that people's purchasing power increases. This has a pretty good impact because it improves the economy. However, people are becoming more wasteful because the cashback offered makes people more interested in shopping. In addition, the convenience of transactions also has an impact on increasing consumptive behavior [2]. Then next, there is a COD payment method that allows consumers to check the goods upon arrival. This payment method is usually used by people who want to pay for their groceries in a simple way, namely paying after the goods are ordered. In addition, some people who do not have a bank account also prefer this payment method because they can shop online and pay in cash. A more varied payment method provides convenience and more options for consumers in making transactions on E-Commerce. For example, consumers can have more options so that these options can increase consumer buying interest which indirectly affects consumer purchasing powerbecause payment methods are easier [3].

Seeing these data, this research wants to study how payment methods and ease of making purchases affect customer desires in making purchases. In addition, this research also wants to know what factors influence the level of customer desire in making purchases in E-Commerce.

2. LITERATURE REVIEW

A. Payment Method

The payment method is a method used by customers to carry out sales or purchase transactions of goods or services. According to Bank Indonesia's website, there are two types of payment methods or systems, namely cash payments, and non-cash payments [4]. The difference between the two lies in the instruments used. Cash in the form of coins and paper is known as the most commonly used means of payment. Meanwhile, payment instruments by card (APMK), bank transfers, direct debit invoices, checks, and electronic money are used for non-cash payments. For e-commerce payments, most customers prefer to pay non-cash. According to Prihatna (2005:19), three payment methods can be used in online purchase transactions:

1. Online Credit Card Processing

This method is used for retail products that cover a very broad market, namely the whole world. Payments are made in person or on the spot

2. Money Transfers

Paying with this method is more secure, but requires payment from a money transfer service provider to send money to another country.

3. Cash on Delivery (COD)

Paying at this location allows you to pay only when the consumer's information goes directly to the store where the manufacturer sells their products or is in the same area as the service provider. The Badan Pusat Statistik (BPS) found that the cash-on-delivery(COD) method in e-commerce transactions still dominates at 78.72 percent of e-commerce [5].

Apart from the three methods above, there are several other methods that users can use to make payments in e-commerce,such as:

1. Debit Card

Debit cards can also be used as a means of online payment. Unlike a credit card, paying with a debit card directly reduces the balance

in the cardholder's savings account (in real time).

2.   E-Wallets

A digital wallet or E-Wallet is an electronic service that can be used as a means of online payment. Several well-known e-wallets, such as Go-pay from Gojek, T-Cash from Telkomsel, and Ovo, can be used to store money in digital form. [6]

B.   E-Commerce

According to Wong (2010: 33), e-commerce refers to the commercial activities including the exchange, acquisition, and promotion of products and services facilitated by electronic platforms, including radio, television, computer networks, and the internet [7]. McLeod Pearson (2008: 59) defines e-commerce as the use of communication networks and computers for the execution of commercial activities [8]. Based on the aforementioned definitions, it can be inferred that E-Commerce refers to the commercial activities involving the exchange of goods and services conducted over the Internet, utilising a website or application as a platform for executing these transactions.

The use of e-commerce has resulted in enhanced operational cost efficiency for the organisation, particularly in terms of labour count and warehouse inventory levels. In order to foster economic growth, it is important to enhance the efficacy of the management system.

E-commerce offers clients the advantage of being able to make purchases or transactions at any time of the day, regardless of their location. When customers visit the website, they have the opportunity to access numerous references pertaining to the items they intend to purchase. Additionally, they may engage in pricing comparisons with other organisations. When making online purchases, clients are not need to wait in queue to get their items.

C.   Unified Theory of Acceptance and Use of Technology(UTAUT) II

The initial UTAUT (Unified Theory of Acceptance and Use of Technology) model was developed by Venkatesh in 2003. The UTAUT model has identified significant factors and potential for predicting both the desire to use technology and the actual usage of technology, particularly within organisational settings. In contrast to the original UTAUT framework, UTAUT2 adopts a consumer-centric perspective in analysing technology usage. In their study, Venkatesh et al. (2012) introduced UTAUT2 as an enhanced approach that incorporates the four primary components of the original UTAUT model (Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Condition) along with three additional components (Performance Expectancy, Effort Expectancy, Social Influence, and Facilitating Conditions) that were not included in UTAUT2. The relevance of users or consumers to the technology being created will be determined by the three newly introduced UTAUT2 components. Hence, the UTAUT 2 model was selected due to its alignment with the study objective of examining user acceptability in the context of E-Commerce clients. [9]

3.   RESEARCH METHODOLOGY

This research uses a quantitative method, where the data collected comes from questionnaires that have been distributed online. According to Sudaryana, quantitative research is research that emphasizes the analysis of numerical data (numbers) that are processed using statistical methods [10]. This research method requires a large sample.

The data collection technique using an online questionnaire was chosen because of its ease in disseminating data and processing data that will be received later. Apart from that, direct contact can also be avoided with respondents amid this ongoing pandemic. The sampling method used in this research is simple random sampling.

In this method, each sample will have the same probability of being selected. There are several steps to using this sampling method. First, arrange the sampling frame, secondly determine the number of samples to be taken, thirdly determine the sampling tool, and fourthly select the sample with the full number of samples. After that, at the data processing stage, we used the PLS-SEM method which is supported by the SmartPLS application to test the validity and reliability to determine whether the indicators match each variable that will be used for research. In

addition, at this stage, the consistency of each variable that will be used will be tested.

The research paradigm employed in this study is grounded in the Unified Theory of Acceptance and Use of Technology (UTAUT). UTAUT is chosen due to its ability to account for a significant portion of the variability in user intention to utilise technology items [11]. This aligns with the objective of the present study.

One additional benefit of employing this theoretical framework lies in its inherent adaptability. According to Venkatesh, researchers have the option to modify the model based on their study aims, rather than using it in its current form [11]. These factors, including performance expectancy, effort expectancy, social influence, enabling circumstances, hedonic motivation, price value, habit, behavioural intention, and user behaviour, are utilised in this study..

The research framework that will be used as 11 hypotheses that can be seen in Figure I to identify whether payment methods can affect purchases in e-commerce:

Figure 1 Research Framework

Hypothesis:
a.   H1:Performance Expectancy (PE) positively correlates to Behavioral Intention (BI).
b.   Effort expectancy (EE) positively correlates to Behavioral Intention (BI).
c.   H3:Social Influence (SI) positively correlates to Behavioral Intention (BI).
d.   Facilitating Conditions (FC) positively correlates to Behavioral Intention (BI).
e.   H5Hedonic

Motivation (HM) positively correlates to Behavioral Intention (BI).

f.   H6: Price Value (PV) positively correlates to Behavioral Intention (BI).

g.   H7: Habit (H) positively correlates to Behavioral Intention (BI).

h.   Facilitating Condition (FC) positively correlates to Use Behavior (UB).

i.   H9: Price Value (PV) positively correlates to Use Behavior (UB).

j.   H10: Habit (H) positively correlates to Use Behavior (UB).

k.   H11: Behavioral Intention (BI) positively correlates to Use Behavior (UB).

Variable	Definition	Source	Item	Statement
Performance Expectancy	The level of benefits or advantages obtained by consumers in using technology to carry out their daily activities.	Venkatesh et al.2003	PE1	1. I experience different impacts and benefits when using certain payment methods.
			PE2	2. I feel very productive and fast in making transactions because the technology used is very practical.
			PE3	3. There are many attractive promos offered when using E-wallets.
Effort Expectancy	The level of effort or	Venkatesh et al.2003	EE1	1. The technology

	effort associated with the user's use of the system or technology.			used in this payment system is not complex because users can do it easily and anywhere.
			EE2	2. I feel that with the E-wallet, the transaction process is easier because it can be done by entering a pin via a cellphone or by scanning a QR.
			EE3	3. I feel that not all E-
				wallets make my transactionseasier. Several types of E-wallets are difficult to use for transactions.
Social Influence	The degreeto which anindividual feels that itis important for others (eg, family and	Venkatesh et al.2003	SI1	1. I feel thatI use E-wallet payment methods.
			SI2	2. Importantpeople influence

	friends) to believe they shoulduse a particular system or technology.			me in choosing payment methods when shopping.
			SI3	3. The people around me recommend several payment methods that they think are good to use. Therefore, Icontinue to use the payment method.

Variable	Definiti on	Literature	Item	Statement
Perform Mance Expecta nancy	The level of benefits or advantage es obtained by consume rs in using technology go to carry out their daily activities .	Venkat esh et al.2003	PE1	1. I experience different impacts and benefits when using certain payment methods.
			PE2	2. I feel very productive and fast in making transactions because the technology used is very practical.
			PE3	3. There are many attractive promos offered when using E-wallets.

Effort Expectanancy	The level of effort or effort associated with the user's use of the system or technology.	Venkatesh et al.2003	EE1	1. The technology used in this payment system is not complex because users can do it easily and anywhere.
			EE2	2. I feel that with the E-wallet, the transaction process is easier because it can be done by entering a pin via a cellphone or by scanning a QR.
			EE3	3. I feel that not all E-
				wallets make my transactions easier. Several types of E-wallets are difficult touse for transactions.
Social Influence CE	The degree to which an individual feels that it is important for others (eg, family and friends) to	Venkatesh et al.2003	SI1	1. I feel that people around I use E-wallet payment methods.
			SI2	2. Important people influence me in choosing payment methods when shopping.

			SI3	3. The people around me recommend several payment methods that they think are good to use. Therefore, I continue to use the payment method.
Facilitating Condition	The extent to which a person believes that resources and organize National support and technical	Venkatesh et al.2003	FC1	1. Mobile banking is another source that influences the use of technology.
			FC2	2. I use several payment methods according to compatible marketplaces

			FC3	3. I don't wantto use other e-commerce because I am used to certain e-commerce.
Hedonic Motivation	Level of enjoyment in using technology.	Venkatesh et al.2003	HM1	1. My hedonicmotivation is boosted by being influenced by the many benefits and low additionalcosts of shopping.

(infrastructure is availableto support the use of the system.)

			HM2	2. Users feel that they can shop practically with the choice of payment methods offered
			HM3	3. I will shop when I benefit from acertain payment method.
Price Value	The perceived benefits of the application on and the monetary costs of using it.	Venkatesh et al.2003	PV1	1. When I shop using certain payment methods I get cashback or discounts from the application.
			PV2	2. I feel that the price for the service to be paid in accordance with the services

				offered andreceived.
			PV3	3. I feel benefited when shopping withcertain payment methods.
Habit	Somethinng that is felt by someone when they feel facilitated when carrying	Venkatesh et al.2003	HB1	1. Users feel comfortable using this payment method because they are used to its convenience.

			HB2	2. if the user wants to make a transaction, then the user will use this technology
	out an activity.		HB3	3. I feel comfortable using the payment method I chose because of the many promos offered
Behavioral intention	The possibility that someone feels (person's perceived likelihood) or the subjective possibility that someone will engage	Venkatesh et al.2003	BI1	1. The payment method affects my intention to use a particular E-Commerce.
			BI2	2. Easy use of the payment application.
			BI3	3. I am comfortable with the benefits I get
	in a given behavior.			from e-commerceand the payment methods Iuse.
Use Behavior	Frequency level of users in using technology.	Venkatesh et al.2003	UB1	1. Certain payment methods affect how often I shop.
			UB2	2. I like to use the payment application repeatedly

			UB3	3. I use one type of payment because I am used to using it.

the amount of data that could be processed was 134 data. This number still exceeds the minimum sample size that has been calculated using the Sloven formula, namely 100respondents.

Based on data from the Central Statistics Agency (BPS), the total population of Indonesia until 2022 is 275,770,000 residents [12]. So the number of population calculated in the Slovin formula above is equal to the number of population projections in Indonesia. Then a sample of 100 people with a margin of error of 10%.

Of the 134 respondents, 86 were women, and 50 were men, which were relatively dominated by the female sex. However, most of the respondents were aged between 18 and 20 years, with 122 people. The questionnaire was distributed through various social media platforms from October 2021 to December 2021, obtaining 220 respondents provided that they had previously used the XYZ application to make digital donations. However, 20 respondents stated that they had never used

Slovin Formula

$$n= N/(1+(N \times e^2))$$

$$n= 275.770.000/(1+(275.700.000 \times 10^2))$$

n= 100

n = number of samples
N = number of population
e = margin of error/error tolerance

4. RESULTS AND DISCUSSIONS

After distributing the questionnaire, responses will be collected for data processing. After that, the data were he test is divided into two stages, namely validity testing which includes convergent and discriminant validity, then the other

the XYZ application, implying that only 200 respondents were advanced to the next stage. Table II summarizes the demographic characteristics of 200 respondents.

Table 2 Characteristics Of Respondents

Demographic Variable	Category	Frequency
Gender	Male	49
	Female	85
Age	< 16	1
	16 - 25	131
	26 - 35	17

According to Table 2, in about one month of data collection, a total of 145 respondents were collected. However, not all of the data that was successfully collected was valid or by predetermined requirements so after filtering the number of respondents, it was found that

analyzed using the Partial Least Squares - Structural Equation Modelling (PLS-SEM) approach, supported by SmartPLS software to test research hypotheses. PLS-SEM analysis is carried out in two stages, the first is the Measurement Model, and the second is the Inner Model (The Structural Model).

A.   Outer Model (Measurement Model)
At this stage, an outer model test is carried out which is carried out on data that has been successfully collected to classify which variables meet valid and reliable standards.   T

stage is reliability testing based on composite reliability and Cronbach's Alpha.

Table 3 Convergent Validity Based On Outer Loading

Indicator	Outer Loading/Loading Factor		Indicator	Outer Loading/Loading Factor	
	1st Test	2ndTest		1st Test	2ndTest
PE01	0.876	0.876	HM01	0.836	0.836
PE02	0.831	0.831	HM02	0.816	0.816
PE03	0.812	0.812	HM03	0.8	0.8
EE01	0.749	0.749	HB01	0.731	0.731
EE02	0.863	0.863	HB02	0.797	0.797
EE03	**0.668**	**0.668**	HB03	0.782	0.782
SI01	0.883	0.883	BI01	0.826	0.826
SI02	0.909	0.909	BI02	0.85	0.85
SI03	0.847	0.847	BI03	0.866	0.866
FC01	**0.695**	**0.695**	UB01	0.936	0.936
FC02	0.766	0.766	UB02	0.898	0.898
FC03	**0.643**	**0.643**	UB03	0.873	0.873

The second step in determining validity is to perform a discriminant test using the Fornell-Larcker Criterion. According to the Fornell Larcker methodology, variables analysis for table 3 is, table 3 shows that several indicators are below the value of 0.7. Meanwhile, the research put forward by [13], states that therecommended value for the standard is 0.7 or more. However, we assume that the three indicators above, namely EE03, FC01, and FC03, have values that almost touch 0.7, so the indicators are still considered valid.

Table 4: Discriminant Validity Based On Fornell- Larcker Criterion

Variable	BI	EE	FC	HB	HM	PE	PV	SI	UB
BI	**0.847**								
EE	0.651	**0.737**							
FC	0.740	0.598	**0.703**						
HB	0.784	0.584	0.638	**0.771**					
HM	0.732	0.609	0.667	0.724	**0.818**				
PE	0.761	0.600	0.618	0.752	0.679	**0.840**			
PV	0.814	0.568	0.682	0.755	0.748	0.753	**0.870**		
SI	0.604	0.541	0.618	0.619	0.651	0.497	0.620	**0.880**	
UB	0.752	0.518	0.638	0.745	0.651	0.653	0.716	0.582	**0.841**

Table 4 shows that the correlation value for variables is greater than the correlation value for other variables. Consequently, it is possible to confirm that the Fornell-Larcker Criterion meets the requirements.

Table 5 The Value Of Ave, Composite Reliability, R Square, And Cronbach's Alpha

	AVE	CompositeReliability	R Square	Cronbach'sAlpha
BI	0.718	0.884	0.786	0.803
EE	0.543	0.776		**0.563**
FC	0.594	0.745		**0.487**
HB	0.594	0.814		**0.657**
HM	0.669	0.858		0.752
PE	0.706	0.878		0.792
PV	0.758	0.904		0.84
SI	0.775	0.911		0.854
WEB	0.707	0.878	0.644	0.791

Table 5 shows some values that indicate the reliability of the variables. As can be seen, all AVE values are worth more than 0.5 so the convergent validity test can be said to be valid

B.   Inner Model (Structural Model)

After determining the validity and reliability, the next stage is to explain the R^2 analysis of the data already generated from the PLS-SEM method. The inner model determines the relationship between unobserved or latent variables [15]. In the data above, it is shown that the value of R^2 in the Behavioral Intention (BI) variable is 0.786. These results show that related variables such as PE, EE,

[14] . Then the value of the resulting composite reliability also exceeds the standard value of 0.7 to be considered valid and shows that all variables are reliable for research purposes.

SI, FC, HM, PV, and HB can explain the 78.8% variance present in the Behavioral Intention (BI) variable to make a purchase in e-commerce with a certain payment method. The R^2 value of Use Behavior (UB) is 0.644. These results show that related variables such as BI, FC, PV, and HB can explain the 64.4% variance present in the Use Behavior (UB) variable. Meanwhile, variables not included in the study accounted for the remaining 35.6%.

Table 6: Path Coefficient And T-Statistics

Path	Path Coefficients	T-Statistics (|O/STDEV|)	Information
PE -> BI	0.139	1.340	Insignificant
EE -> BI	0.118	1.552	Insignificant
SI -> BI	0.017	0.270	Insignificant
FC -> BI	0.213	3.198	**Significant**
HM -> BI	0.045	0.545	Insignificant
PV -> BI	0.307	3.799	**Significant**
HB -> BI	0.221	2.162	**Significant**
FC -> UB	0.109	1.124	Insignificant
PV -> UB	0.165	1.101	Insignificant
HB -> UB	0.337	2.763	**Significant**
BI -> UB	0.273	1.707	Insignificant

C.   Discussion of the Results

Performance Expectancy (PE) has no significant effect on Behavioral Intention (BI). Based on the results of this study, the path coefficient has a positive value which means that the first hypothesis is accepted. The statistical T value of this relationship is

1.34 which is below 1.96 so this relationship is considered not significant. This means that the relationship between performance expectancy still has a positive impact on behavioral intention, although it is not significant in using e-commerce with the influence of the payment method. Therefore the first hypothesis (H1) is rejected because the results are not significant. These

results indicate that the benefits or advantages obtained by e-commerce users in using payment methods do not significantly affect their purchasing decisions in e-commerce.

Effort Expectancy (EE) has no significant effect on Behavioral Intention. Based on the results of this study, the path coefficient has a positive value. The statistical T value of this relationship is 1.552 which is below 1.96 so this relationship is considered not significant. This means that the relationship between effort expectancy still has a positive impact on user intentions in using e-commerce with the effect of the payment method, although not significant. These results indicate that the level of effort or effort exerted by users in increasing intentions in getting used to purchases in e-commerce is not significantly affected by certain payment methods.

Social Influence has no significant effect on Behavioral Intention (BI). Based on the results of this study, the path coefficient has a positive value. The statistical T value of this relationship is 0.017. n they only want to shop, not to fulfill their hedonic desires. This also proves that the payment method does not have any effect on the hedonic motivation of e-commerce users when shopping on e-commerce.

Furthermore, the relationship between Price Value (PV) has a significant influence on the Behavioral Intention (BI) variable. The T-Statistics value obtained has a significant value of 3.799 so it can

The Habit variable (HB) also has a significant positive effect on the Behavioral Intention (BI) variable. The obtained T-Statistics has a value of 2.162 so it can be concluded that this relationship has a significant impact because it is above 1.96. From these results, we can see that the habit of using certain payment methods determines their purchasing decisions in e-commerce that support the payment methods they are used to.

Facilitating Condition (FC) has no significant effect on Use Behavior (UB). However, this relationship is still positive, so it can be concluded that this relationship still has a positive relationship or impact, although not significant. These results prove that available resources such as payment methods offered by e-commerce are still not able to create a habit or use behavior in using certain e-commerce. Unlike the fourth hypothesis, which is a hypothesis related to facilitating conditions (FC) and use behavior (UB). The previous hypothesis becomes the second relationship with the second largest T-Statistics

These results indicate that social influence has almost no significant effect on user intentions to get used to using certain e-commerce caused by payment methods

Facilitating Conditions (FC) has a significant effect on the Behavioral Intention (BI) variable. Apart from having a positive path coefficient, the resulting T-Statistics has a value of 3.198 which means this value is above the standard 1.96 so this relationship can be sure to have a significant impact. These results indicate that resources or in this case, namely payment methods have a significant influence on user intentions in getting used to making purchases in certain e-commerce.

Hedonic Motivation (HM) has no significant effect on the Behavior Intention (BI) variable. The value of the path coefficient obtained from this relationship is positive, but the T-Statistics obtained is below the value of 1.96 which means that this relationship is not significant so hypothesis five is also not acceptable. These results indicate that most users or buyers use e-commerce whe be concluded that the relationship between this variable is significant. These results prove that the value offered from each different payment method has an attractive added value such as cashback or discounts offered by e-commerce when using certain payment methods. This is considered to increase user intention to get used to using certain payment methods significantly.

value of all hypotheses.

The relationship between the Price Value (PV) variable has no significant effect on the Use Behavior (UB) variable with a T-Statistics value of 1.101. This relationship still has a positive impact on purchasing decisions in e-commerce even though the value is not significant because it is still below 1.96. These results indicate that the value offered in the form of benefits such as cashback and certain vouchers does not have an impact or custom. This hypothesis is rejected because it is not significant.

Habit (HB) has a significant influence on the Use Behavior (UB) variable with a T-Statistics value of 2.763. These results indicate that the habits of users in making purchases in e-commerce with certain payment methods are significantly influenced by the habits of the users themselves so the tenth hypothesis can be accepted.

The last variable relationship is the Behavior Intention (BI) variable which has no significant influence on the User's Use Behavior (UB) in using certain payment methods in making

purchases in e-commerce so the eleventh hypothesis cannot be accepted (H11). These results indicate that the user's intention to use a particular payment method does not significantly indicate that the user will continue to use that payment method in the future. This can be concluded because users are looking for more added value and also habits in using certain payment methods.

4. CONCLUSION

This study investigates the independent variables initiated by Venkatesh namely UTAUT II. From the results obtained, it is known that all hypotheses can be accepted. Then for 11 hypotheses or correlations between variables, it is positively correlated with the user's intention to use and the user's intention to get used to it. Some of the variables that have a significant impact are the correlation between facilitating condition and behavioral intention, price value and behavioral intention, and habit and behavioral intention. Habit and use behavior with a statistical T value above 1.96. This set of results has the conclusion that the payment method does not fully influence the customer's purchasing decision in making purchases in e-commerce.

Based on the results of this research, recommendations that can be developed are that the ease of accessing existing resources, then the value of the price paid in using a payment method must be able to have a significant impact such as forming habits that are inherent in each e-commerce user can create a foundation which is strong in increasing the user's intention to familiarize themselves then the intention to buy a product with a certain payment method. So that payment methods that are exclusive to all the offers given can contribute more to certain e-commerce.

Several aspects that could be improved in future research studies are regarding the sample or target respondents which are still uneven because the majority of respondents are in the age range of 18-20 years with a total of 122 people, so older and younger respondents also use e-commerce cannot be examined accurately in this study. It is hoped that future researchers can expand their network of respondents so that respondents can be concentrated evenly for more accurate results.

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