ABSTRAK

Muhamad Arya Ramadhan, 2024. Pengaruh Metode Pembayaran Pay Later, Seabank, Cash on Delivery dan Transfer Bank Terhadap Keputusan Pembelian Konsumen Shpopee (Studi Kasus Masyarakat Muslim Kota Tasikmalaya). Skripsi. Program Studi Ekonomi Syariah, Fakultas Agama Islam, Universitas Siliwangi.

Data Tahun 2023 menunjukan bahwa Shopee menjadi *e-commerce* paling sering dikunjungi oleh masyarakat Indonesia. kemudahan dengan berbagai metode pembayaran yang tersedia menjadikan Shopee salah satu *e-commerce* yang paling banyak menyediakan berbagai metode pembayaran. Beberapa metode pembayaran di Shopee adalah Pay later, Seabank, Cash on Delivery dan Transfer Bank. Tujuan dari penelitian ini adalah untuk mengetahui pengaruh pay later, seabank, cash on delivery dan transfer bank terhadap keputusan pembelian konsumen muslim Shopee di Kota Tasikmalaya baik secara parsial ataupun simultan.

Penelitan ini merupakan penelitian kuantitatif dengan sumber data primer. Populasi penelitian ini adalah masyarakat muslim Kota Tasikmalaya dengan sampel 100 respondent. Data dikumpulkan dengan menyebar kuisioner online dengan skala likert.

Hasil penelitian menunjukan 1). Pay Later tidak berpengaruh signifikan terhadap keputusan pembelian konsumen Muslim Shopee di Kota Tasikmalaya dengan nilai Thitung 1,648 dan taraf signifikansi 0,052>0,05. 2) Seabank tidak berpengaruh signifikan terhadap keputusan pembelian konsumen Muslim Shopee di Kota Tasikmalaya dengan nilai Thitung 0,439 dengan taraf signifikansi 0,661>0,05. 3)COD tidak berpengaruh signifikan terhadap keputusan pembelian konsumen Muslim Shopee di Kota Tasikmalaya dengan nilai Thitung 1,684 dan taraf signifikansi 0,095>0,05. 4) Transfer Bank tidak berpengaruh signifikan terhadap keputusan pembelian konsumen Muslim Shopee di Kota Tasikmalaya dengan nilai Thitung sebesar 0,960 dan taraf signifikansi 0,339>0,05. 5) Pay Later,Seabank, COD dan Transfer Bank secara simultan tidak berpengaruh signifikan terhadap keputusan pembelian konsumen Muslim Shopee di Kota Tasikmalaya dengan nilai Fhitung1,948 dan taraf signifikansi 0,109>0,05. Penelitian ini memberikan hasil baru yang di mana pada masyarakat Muslim Kota Tasikmalaya, ke empat metode pembayaran pada penelitian ini tidak berpengaruh signifikan terhadap keputusan pembelian dan Pay Later secara persentase memiliki pengaruh yang besar.

Kata Kunci: Pay Later, Seabank, Cash on Delivery, Transfer Bank, Masyarakat Muslim.

ABSTRACT

Muhamad Arya Ramadhan, 2024. **The Influence of Payment Methods: Pay Later, Seabank, Cash on Delivery, and Bank Transfer on Consumer Purchase Decisions on Shopee** ***(A Case Study of the Muslim Community in Tasikmalaya City). Undergraduate Thesis. Sharia Economics Study Program, Faculty of Islamic Studies, Siliwangi University.***

Data from 2023 indicates that Shopee is the most frequently visited e-commerce platform by Indonesians. The convenience offered through various payment methods makes Shopee one of the e-commerce platforms with the most extensive payment options. Some of these payment methods include Pay Later, Seabank, Cash on Delivery (COD), and Bank Transfer. The purpose of this study is to examine the influence of Pay Later, Seabank, COD, and Bank Transfer on Muslim consumers' purchasing decisions on Shopee in Tasikmalaya City, both partially and simultaneously.

This research is a quantitative study using primary data sources. The population of this study consists of Muslim residents of Tasikmalaya City, with a sample size of 100 respondents. Data were collected by distributing online questionnaires using a Likert scale.

The results of the study indicate the following: 1)Pay Later does not have a significant effect on Muslim consumers' purchasing decisions on Shopee in Tasikmalaya City, with a t-value of 1.648 and a significance level of 0.052 > 0.05. 2)Seabank does not have a significant effect on Muslim consumers' purchasing decisions on Shopee in Tasikmalaya City, with a t-value of 0.439 and a significance level of 0.661 > 0.05. 3)COD does not have a significant effect on Muslim consumers' purchasing decisions on Shopee in Tasikmalaya City, with a t-value of 1.684 and a significance level of 0.095 > 0.05. 4)Bank Transfer does not have a significant effect on Muslim consumers' purchasing decisions on Shopee in Tasikmalaya City, with a t-value of 0.960 and a significance level of 0.339 > 0.05. 5) Pay Later, Seabank, COD and Bank Transfer when tested simultaneously, do not have a significant effect on Muslim consumers' purchasing decisions on Shopee in Tasikmalaya City, with an F-value of 1.948 and a significance level of 0.109 > 0.05. This study presents new findings, showing that among the muslim community in Tasikmalaya City, the four payment methods examined in this research do not have a significant influence on purchasing decision. However, Pay Later demonstrates the highest percentage of influence among the methods.

Keywords: *Pay Later, Seabank, Cash on Delivery, Bank Transfer, Muslim Community.*