

# Preferensi Metode Pembayaran pada Konsumen Generasi Z = Payment Method Preferences of Generation Z Consumers

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## Abstrak

Pada abad 21 metode pembayaran yang berlaku di Indonesia adalah uang tunai, ATM/kartu debit, kartu kredit, mobile banking, internet banking, dompet digital, NFC, QR, dan closed loop. Skripsi ini bertujuan untuk mengeksplorasi preferensi metode pembayaran konsumen Generasi Z dan pengaruh faktor performance expectancy (PE), effort expectancy (EE), self-esteem, serta pain of payment (POP) terhadap preferensi metode pembayaran pada konsumen Generasi Z. Penelitian dilakukan dengan menggunakan kuesioner yang berisi skala, pertanyaan tertutup, dan pertanyaan terbuka. Temuan menunjukkan sembilan metode pembayaran yang berlaku di Indonesia umum dimiliki dan digunakan oleh konsumen Generasi Z. Analisis multiple regression menunjukkan PE uang tunai secara signifikan memengaruhi penggunaan uang tunai ( $t(92) = 0.002$ ,  $p = 0,002$ ). Analisis factorial ANOVA repeated menunjukkan terdapat main effect yang signifikan pada POP, PE, EE, dan self-esteem ( $F(3, 273) = 359,97$ ,  $p = 0,00$ ), jenis metode pembayaran ( $F(5, 455) = 51,43$ ,  $p = 0,00$ ), dan interaksi POP, PE, EE, dan self-esteem dengan jenis metode pembayaran ( $F(15, 1365) = 20,37$ ,  $p = 0,00$ ). Analisis pengalaman tidak menyenangkan ketika menggunakan metode pembayaran menunjukkan setiap metode pembayaran berpotensi menimbulkan pengalaman tidak menyenangkan.

.....The payment methods that apply in Indonesia in the 21st century are cash, ATM/debit cards, credit cards, mobile banking, internet banking, digital wallets, NFC, QR, and closed loop. This research aims to explore the payment method preferences of Generation Z Consumers and the influence of performance expectancy (PE), effort expectancy (EE), self-esteem, and pain of payment (POP) impact on payment method preferences of Generation Z consumers. The research was conducted using a questionnaire containing scales, closed questions, and open questions. Findings show that the nine payment methods that apply in Indonesia are commonly owned and used by Generation Z consumers. Multiple regression analysis show that the PE of cash significantly influences the use of cash ( $t(92) = 0.002$ ,  $p = 0,002$ ). Repeated factorial ANOVA analysis show that there is a significant main effect on POP, PE, EE, and self-esteem ( $F(3, 273) = 359,97$ ,  $p = 0,00$ ), the type of payment method ( $F(5, 455) = 51,43$ ,  $p = 0,00$ ), and the interaction of POP, PE, EE, and self-esteem with the type of payment method ( $F(15, 1365) = 20,37$ ,  $p = 0,00$ ). Analysis of unpleasant experiences when using payment methods show that each payment methods has the potential to cause unpleasant experiences.