

Universitas Ngudi Waluyo
Program Studi S1 Bisnis Digital Fakultas Ekonomi, Hukum dan Humaniora
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“PENGARUH METODE PEMBAYARAN SEABANK, POTONGAN HARGA DAN KEPERCAYAAN TERHADAP KEPUTUSAN PEMBELIAN PADA APLIKASI SHOPEE”

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh metode pembayaran SeaBank, potongan harga, dan kepercayaan terhadap keputusan pembelian pada aplikasi Shopee oleh mahasiswa Fakultas Ekonomi, Hukum, dan Humaniora (FEHH) Universitas Ngudi Waluyo (UNW). Latar belakang penelitian ini didasari oleh meningkatnya perilaku konsumtif mahasiswa dalam e-commerce, namun belum seluruhnya dipahami faktor dominan yang mendorong keputusan pembelian. Jenis penelitian ini adalah kuantitatif dengan pendekatan asosiatif. Teknik pengambilan sampel menggunakan proportionate stratified purposive sampling, dengan jumlah sampel sebanyak 93 mahasiswa aktif dari enam program studi di FEHH UNW, yang pernah melakukan pembelian di Shopee menggunakan metode pembayaran SeaBank. Metode analisis data yang digunakan adalah regresi linier berganda. Hasil penelitian menunjukkan bahwa metode pembayaran SeaBank, potongan harga, dan kepercayaan berpengaruh positif dan signifikan secara parsial maupun simultan terhadap keputusan pembelian. Di antara ketiganya, kepercayaan memiliki pengaruh paling dominan. Nilai Adjusted R² sebesar 67,2% menunjukkan bahwa model ini mampu menjelaskan sebagian besar variabel keputusan pembelian. Peneliti menyarankan agar Shopee dan SeaBank terus meningkatkan integrasi sistem, memperluas program promosi yang menasar mahasiswa, dan menjaga kredibilitas platform agar kepercayaan konsumen tetap tinggi. Bagi peneliti selanjutnya, disarankan menambah variabel lain seperti kualitas produk atau brand image, serta memperluas cakupan sampel di luar mahasiswa.

Kata Kunci: Metode Pembayaran SeaBank, Potongan Harga, Kepercayaan, Keputusan Pembelian

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**"THE INFLUENCE OF SEABANK PAYMENT METHOD, DISCOUNTS,
AND TRUST ON PURCHASE DECISIONS ON THE SHOPEE
APPLICATION"**

ABSTRACT

This study aims to analyze the influence of SeaBank payment method, price discounts, and trust on purchasing decisions on the Shopee application among students of the Faculty of Economics, Law, and Humanities (FEHH) at Ngudi Waluyo University (UNW). The research is motivated by the increasing trend of online shopping among students, while the key factors driving their purchasing decisions remain unclear. This research uses a quantitative approach with an associative method. The sampling technique applied is proportionate stratified purposive sampling, involving 93 active students from six study programs within FEHH UNW who have made purchases on Shopee using the SeaBank payment method. Data were analyzed using multiple linear regression. The findings indicate that SeaBank payment method, price discounts, and trust each have a positive and significant effect on purchasing decisions, both partially and simultaneously. Among these variables, trust was found to be the most dominant factor. The Adjusted R² value of 67.2% shows that the model can explain a significant portion of the variation in purchasing decisions. The study suggests that Shopee and SeaBank should continue to improve system integration, expand promotional programs targeting students, and maintain platform credibility to enhance consumer trust. Future researchers are encouraged to include other variables such as product quality or brand image and expand the sampling beyond student populations.

Keywords: *SeaBank Payment Method, Discounts, Trust, Purchasing Decision*