ABSTRAK

Pengaruh *Cashless Transaction System* Terhadap Minat Mahasiswa Dalam Menyelesaikan Aktivitas Transaksi Keuangan di Kota Batam

Penelitian ini bertujuan untuk mengetahui seberapa besar pengaruh penggunaan *Cashless Transaction System* (melalui *e-money, e-commerce, e-payment*) terhadap minat mahasiswa dalam menyelesaikan aktivitas transaksi keuangan di kota Batam. Metode pengumpulan datanya melalui sumber data primer (teknik wawancara, observasi, kuesioner) serta data sekunder (dokumentasi/ *library research*) pada mahasiswa di Universitas Universal Batam. Populasi pada penelitian ini adalah keseluruhan mahasiswa yang ada di Universitas Universal Batam sebanyak 100 mahasiswa, sedangkan sampelnya melalui teknik *purposive sampling* sebanyak 94 mahasiswa. Tehnik pengolahan (analisis) data dengan analisis regresi linear berganda menggunakan SPSS versi 26. Hasil penelitian menunjukkan bahwa secara parsial terdapat pengaruh yang signifikan antara variabel *E-Commerce* dan *E-Payment* terhadap Minat Mahasiswa, sedangkan variabel *E-Money* tidak berpengaruh signifikan terhadap Minat Mahasiswa dalam menyelesaikan aktivitas transaksi keuangan di kota Batam. Dan secara simultan terdapat pengaruh yang signifikan antara variabel independen (*E-Money, E-Commerce* dan *E-Payment*) terhadap variabel dependen (Minat Mahasiswa) dalam menyelesaikan aktivitas transaksi keuangan di kota Batam dengan koefisien determinasi sebesar 50.7%.

Kata Kunci : *E-Money, E-Commerce, E-Payment* dan Minat Mahasiswa (dalam *Cashless Transaction System*)

ABSTRACT

The Influence of Cashless Transaction System towards the College Student Interest on Completing of Financial Transaction Activities in Batam City

The purpose of this study is to determine how much the influence of Cashless Transaction System (via e-money, e-commerce, e-payment) towards the College Student Interest on Completing of Financial Transaction Activities in Batam City. Methods of data collecting is using primary data sources (interview techniques, observations, questionnaires) and secondary data (documentation / library research) on the college students in Batam city. The populations in this study are all the college students at Universal University Batam amount 100 students, while the sample is by using purposive sampling technique amount 94 students. The processing (analysis) data of this study is using multiple linear regression analysis techniques with implemented of SPSS version 26. The result of this analysis showed that as partially there are significant influences between E-Commerce and E-Payment variables towards Student Interest variable, while E-Money variable is not significantly influenced toward Student Interest variable on Completing of Financial Transaction Activities in Batam City. And as simultaneously there are significant influences between independence variables (E-Money, E-Commerce, E-Payment) towards dependence variable (Student Interest) on Completing of Financial Transaction Activities in Batam City with determinant coefficient amount 50.7%

Keywords: E-Money, E-Commerce, E-Payment and the College Student Interest (in Cashless Transaction System)