

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh *digital financial knowledge*, *perceived security*, dan *trust* terhadap keputusan penggunaan *e-payment* pada pengguna *e-commerce* di Kabupaten Jombang. Latar belakang penelitian didasarkan pada pesatnya perkembangan teknologi keuangan digital yang mendorong perubahan perilaku masyarakat dalam melakukan transaksi, namun masih terdapat keraguan dalam penggunaan *e-payment* yang dipengaruhi oleh tingkat pengetahuan, persepsi keamanan, dan kepercayaan pengguna. Variabel penelitian meliputi *digital financial knowledge*, *perceived security*, dan *trust* sebagai variabel independen serta keputusan penggunaan *e-payment* sebagai variabel dependen. Penelitian ini menggunakan pendekatan kuantitatif dengan penyebaran kuesioner kepada responden pengguna *e-commerce* di Kabupaten Jombang. Analisis data dilakukan dengan metode *Partial Least Squares-Structural Equation Modeling* (PLS-SEM) menggunakan perangkat lunak SmartPLS. Hasil penelitian menunjukkan bahwa *digital financial knowledge*, *perceived security*, dan *trust* berpengaruh positif dan signifikan terhadap keputusan penggunaan *e-payment*. Temuan ini diharapkan dapat memberikan kontribusi teoretis dalam pengembangan kajian keuangan digital serta implikasi praktis bagi pihak terkait dalam meningkatkan penggunaan layanan *e-payment* secara aman dan efektif.

Kata kunci: *digital financial knowledge*, *perceived security*, *trust*, keputusan penggunaan *e-payment*

ABSTRACT

This study aims to analyze the effect of digital financial knowledge, perceived security, and trust on the decision to use e-payment among e-commerce users in Jombang Regency. The background of this study is based on the rapid development of digital financial technology which has encouraged changes in people's transaction behavior. However, there are still doubts in the use of e-payment influenced by the level of knowledge, perceived security, and user trust. The variables in this study consist of digital financial knowledge, perceived security, and trust as independent variables, and the decision to use e-payment as the dependent variable. This study employs a quantitative approach by distributing questionnaires to e-commerce users in Jombang Regency. Data analysis is conducted using the Partial Least Squares-Structural Equation Modeling (PLS-SEM) method with SmartPLS software. The results show that digital financial knowledge, perceived security, and trust have a positive and significant effect on the decision to use e-payment. These findings are expected to provide theoretical contributions to the development of digital financial studies and practical implications for related parties in increasing the use of e-payment services in a secure and effective manner.

Keywords: *digital financial knowledge, perceived security, trust, decision to use e-payment*