



# **GENDER, INCOME, AND RELIGIOSITY IN E-COMMERCE PAYMENT PREFERENCES**

**Selvi Harisma Rangkutu<sup>1</sup>, Muhammad Arif<sup>2</sup>**

E-mail : [selviharisma@gmail.com](mailto:selviharisma@gmail.com)<sup>1</sup>, [muhammadarif@uinsyahada.ac.id](mailto:muhammadarif@uinsyahada.ac.id)<sup>2</sup>

**<sup>1,2</sup> UIN Syekh Ali Hasan Ahmad Addary Padangsidempuan**

## **ABSTRACT**

This study examines the influence of gender, income, and religiosity on payment method preferences in e-commerce transactions. Payment methods affect consumer convenience and purchasing decisions, but individual factors such as gender, income, and religiosity also play an important role. This research uses a quantitative approach with the SEM-PLS (Structural Equation Model-Partial Least Square) method. The research sample consisted of 54 respondents of the State Civil Apparatus (ASN) in Padangsidempuan City, which was selected using the Cluster Sampling technique. Data were collected through questionnaires and documentation. The results showed that gender had a significant effect on payment method preferences (coefficient 0.517, p-value 0.041), while income had no significant effect (coefficient -0.217, p-value 0.170). Religiosity has a significant effect with coefficient -0.289 and p-value 0.028, indicating that a high level of religiosity

tends to reduce preferences for payment methods that are not in accordance with sharia principles.

**Keywords: Gender, Income, Religiosity, Payment Method**

## **INTRODUCTION**

Indonesia has experienced a significant surge in e-commerce usage in recent years, driven by widespread internet penetration and rapid adoption of digital technology. According to data from the Association of Indonesian Internet Service Providers (APJII), the number of internet users in Indonesia in 2024 is estimated to reach 221.56 million, which includes most of the active users of e-commerce platforms (APJII, 2024). This growth provides a great opportunity for businesses to expand their market reach through digital channels.

The various offerings provided by e-commerce attract the attention of Indonesians, although challenges and risks in online shopping remain. Nevertheless, e-commerce has become one of the main choices of people in shopping. The ease of internet access for online shopping in various locations has made e-commerce increasingly popular, both in big cities and small towns.

Indonesia has a wide selection of payment methods that facilitate consumers, such as credit cards, bank transfers, digital wallets, and app-based payments such as GoPay, OVO, PayPal, Dana, T-Cash, and Link Aja. By 2023, digital wallets will be the most popular e-commerce payment method, accounting for 40% of total e-commerce payments in Indonesia (BPS, 2023). Platform security and customer service quality are the main reasons consumers choose one platform

over another. GoPay, as part of the Gojek ecosystem, is ranked first among the most used digital payment platforms in Indonesia, followed by OVO and DANA (APJII, 2024).

In a demographic context, gender also influences shopping patterns in e-commerce. A study by Kredivo and Katadata Insights Center 2022 shows that online shopping transactions by male consumers are higher compared to female consumers, with male transactions accounting for 64% of total transactions. However, the preference of goods purchased differs between men and women, where men tend to buy automotive and electronic products, while women more often buy food, health, beauty, and fashion products.

Research by (Aldilla Iradianty & Bayu Rima Aditya, 2021) and (Senjaya, 2021) states that there is no significant difference in the use of digital payment methods between men and women. In contrast, (Reahel Sitompul et al., 2024) found that there is a significant difference in the use of SPayLater services between men and women, where women make impulse purchases more often.

Income also plays a role in payment method preferences. Consumers with higher incomes tend to choose credit cards as a means of payment, as they prioritize financial management and transaction security (Verena Deborah, 2023). In contrast, consumers with lower incomes more often use non-digital payment methods, such as Cash on Delivery (COD) or bank transfers through ATMs. (Marwiyah et al., 2023) and (Puput Purnamasari et al., 2024) show that income has a positive effect on the frequency of online shopping, especially on e-commerce platforms such as Shopee.

In addition, the level of religiosity also affects shopping decisions. Based on research by (Fany Fadhila et al., 2020) religiosity has a positive relationship with purchasing decisions, although the effect is not significant. In contrast, research by (Muhamaad Rizki et al., 2023) shows that religiosity has a positive and significant effect on the use of e-money. (Riszha Wulan Dary & Pudjihardjo, 2023) also found that religiosity affects the decision to use SPayLater, especially among the younger generation who are more devout to the teachings of Islam.

However, most of the previous research focuses more on technological aspects, such as perceived ease of use and perceived usefulness in determining payment method preferences. Research that specifically examines the effect of gender, income, and religiosity simultaneously on payment method preferences in e-commerce is still limited. In addition, most studies are conducted in big cities with high levels of digital literacy, so there are gaps in the literature related to geographic and demographic contexts.

Padangsidempuan City, with its majority religious and heterogeneous society, is an interesting location for this research. State Civil Apparatus (ASN) in this city have access to technology, relatively stable income, and growing digital consumption patterns. However, until now, no research has been found that specifically examines how gender, income, and religiosity influence payment method preferences among ASNs in Padangsidempuan.

Based on this description, this research is very relevant to fill the existing research gap. Therefore, researchers are interested in conducting research with



the title “The Impact of Gender, Income, and Religiosity on Payment Method Preferences in E-Commerce Transactions: A Structural Equation Modeling Approach”.

## **LITERATURE REVIEW**

### **Payment Method Preferences**

Payment method preferences in e-commerce transactions are becoming an increasingly important theme, especially along with the rapid development of digital payment technology. In Indonesia, the development of cashless transactions is driven by many factors, one of which is the huge population and the widespread use of the internet. In general, there are two main categories of payment methods: cash and non-cash, each of which has its advantages and disadvantages. In the beginning, the Cash on Delivery (COD) method was the top choice of consumers as it was considered more secure. However, with the advancement of technology and the need for faster transactions, people are turning to non-cash payment methods, such as e-wallets, credit cards, and bank transfers (Humphrey, 2020).

In recent years, the use of e-wallets (GoPay, OVO, DANA) has increased significantly in Indonesia. This is due to the practicality and convenience offered by these digital platforms, as well as the comfort in transacting online. This method dominates the e-commerce payment market, replacing the cash payment method that was previously more widely used in offline transactions. E-wallets have key advantages in terms of transaction speed and a higher level of security compared to conventional methods.

### **Overview of Islamic Economic Perspectives**

In the perspective of Islamic economics, payment transactions in e-commerce must comply with sharia principles, which prohibit transactions that contain elements of usury. The DSN-MUI Fatwa (No. 116 of 2017) regarding sharia electronic money regulates that digital payment transactions using e-wallets or digital wallets must be in accordance with sharia provisions, namely without interest or harmful additional fees (Fatwa DSN-MUI, 2017). Credit cards that charge interest and incur additional fees are considered invalid in Islam, however, interest-free sharia-based credit cards are allowed (Fatwa DSN-MUI No. 54/2006). This shows the importance of understanding the integration of modern payment systems with sharia principles in Indonesian Muslim society.

In addition, the use of payment methods in Islam is also related to the principles of transparency and fairness in transactions. Research on payment systems in the Islamic economy shows that all forms of transactions must be carried out in good faith, without any element of fraud, and in accordance with the applicable sharia (Departemen Agama RI, 2019)

### **Gender and Payment Preferences**

Gender plays an important role in determining consumer preferences in choosing payment methods. Research shows that men tend to make transactions in product categories with higher prices, such as automotive and electronics, while

women prefer products with lower price categories, such as food, cosmetics, and fashion. However, these differences are not very significant in terms of the choice of digital payment methods, which are more influenced by convenience and comfort.

Research conducted by (Aldilla Iradianty & Bayu Rima Aditya, 2021) shows that there is no significant difference in the use of digital payment methods between men and women, although Sitompul et al. (2024) found that women are more likely to use services such as SPayLater for impulse purchases. This reflects differences in consumption behavior that may influence preferences for more flexible and convenient payment methods.

### **Income and Payment Preferences**

Consumer income plays a significant role in choosing a payment method, especially in e-commerce. Consumers with higher incomes tend to choose credit cards because they are considered more secure and provide more control over financial management. In contrast, consumers with lower incomes often choose simpler payment methods that do not require the use of credit cards, such as COD or bank transfers (Trio Hamdani, 2024). Research by (Verena Deborah, 2023) also shows that income affects digital payment preferences, with high-income consumers preferring digital payment systems for greater convenience and efficiency.

Furthermore, research by (Marwiyah et al., 2023) found that income level has a positive effect on the frequency of online shopping. Consumers with higher incomes show a tendency to shop more frequently on e-commerce platforms, such as Shopee. This suggests that income not only affects the choice of payment method, but also plays a role in consumer behavior in purchasing products with larger transaction values.

### **Religiosity and Payment Preferences**

Religiosity, especially in the context of the Muslim community, also influences the decision to choose a payment method. Research by (Fany Fadhila et al., 2020) and (Muhamaad Rizki et al., 2023) show that consumers with a high level of religiosity tend to choose payment methods that are in accordance with sharia principles. For example, Muslim consumers prefer sharia ShopeePayLater or e-money that does not involve usury and interest charges. This is related to the influence of religious values in regulating daily consumption behavior, which is regulated by Islamic sharia principles.

In addition, religiosity influences consumer decisions in purchasing goods and choosing payment services. Glock & Stark (1992) suggest that a person's adherence to their religion influences shopping decisions and the use of electronic money, especially in choosing payment methods that are in accordance with religious teachings.

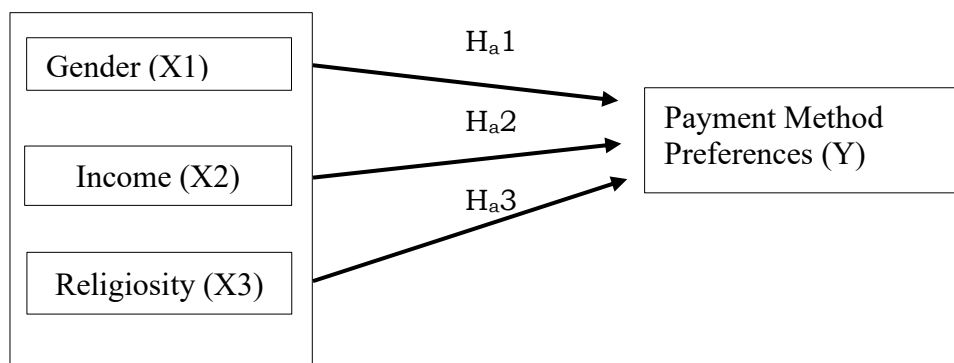


## METHODS

This research was conducted in Padangsidempuan City, Indonesia, focusing on the State Civil Apparatus (ASN). The research time began in November 2024. This type of research is quantitative using the Structural Equation Modeling (SEM) approach, which is analyzed using SmartPLS 4 software. This method was chosen to examine the relationship between latent variables, namely gender (X1), income (X2), and religiosity (X3), on payment method preferences (Y) in e-commerce transactions. The population in this study was ASN in Padangsidempuan City with a total population of 3,615 people. The sample taken was 54 respondents selected using the cluster sampling technique by dividing ASN into groups based on regional work units (SKPD). The sample size calculation was carried out using the Slovin formula with an error rate of 10%, which resulted in a sample size of 54.

Data collection was conducted using a questionnaire consisting of closed questions to measure gender (X1), income (X2), religiosity (X3), and payment method preference (Y) variables. The measurement scales used in this study are Likert, nominal, and ordinal scales. The data collected through this questionnaire is used to analyze the influence of each variable on payment method preferences in e-commerce.

This research model examines the relationship between three independent variables (gender, income, religiosity) and one dependent variable, namely payment method preference. The model can be described by the following equation and framework.



The analysis techniques used in this study include descriptive analysis, to describe the characteristics of respondents based on the data collected, as well as measurement model analysis (outer models) and structural model analysis (inner models) to test the relationship between variables. Validity testing is done through convergent validity and discriminant validity, which aims to ensure that the indicators used are suitable for measuring the intended variables and do not overlap between variables. Reliability tests were conducted using composite reliability and average variance extracted (AVE) to measure the consistency of the instruments used in this study. Hypothesis testing was conducted using bootstrapping to test the direct effect of gender, income, and religiosity variables on payment method preferences.

## RESULT AND DISCUSSION

### Description of Respondent Characteristics

The results of the analysis of the characteristics of respondents from 54 samples of Padangsidempuan City ASN show diverse data based on gender, income, and religiosity. The following are details of the respondent's profile which can be seen in Table 1.

**Table 1. Respondent Profile of ASN Kota Padangsidempuan**

Description	Sum	Percentase
<b>Number of Samples</b>	54	100%
<b>Gender:</b>		
Man	23	42,59%
Woman	31	57,41%
<b>Income:</b>		
< Rp 1.000.000	-	-
Rp 1.000.000 – Rp 3.000.000	18	33,33%
Rp 3.000.000 – Rp 5.000.000	24	44,44%
> Rp 5.000.000	12	22,22%

Based on Table 1. it can be seen that the majority of respondents are female (57.41%), and most respondents have income in the upper middle category, with 44.44% of respondents in the income range of Rp 3,000,000 - Rp 5,000,000.

### Descriptive Statistical Analysis

Table 2 shows the results of descriptive statistical analysis for the variables in this study, namely gender (X1), income (X2), religiosity (X3), and payment method preference (Y).

**Table 2. Descriptive Statistics**

	N	Min	Max	Mean	Std. Deviation
Gender (X1)	54	1	2	1.57	0.49
Income (X2)	54	2	4	2.88	0.74
Religiosity (X3)	54	11	30	23.5	4.66
Payment Method Preferences (Y)	54	2	10	5.28	2.51
Valid N ( <i>listwise</i> )	54				

Based on Table 2, it can be concluded that the data distribution for gender has an average of 1.57 with a standard deviation of 0.49, indicating a good distribution of data. For income, many respondents are in the upper middle-income category with an average of 2.88 and a standard deviation of 0.74. Religiosity shows that many respondents have a high level of religiosity, with an average of 23.50 and a standard deviation of 4.66. As for payment method





preferences, the average is 5.28 with a standard deviation of 2.51, which indicates that consumer preferences are in the medium to high category.

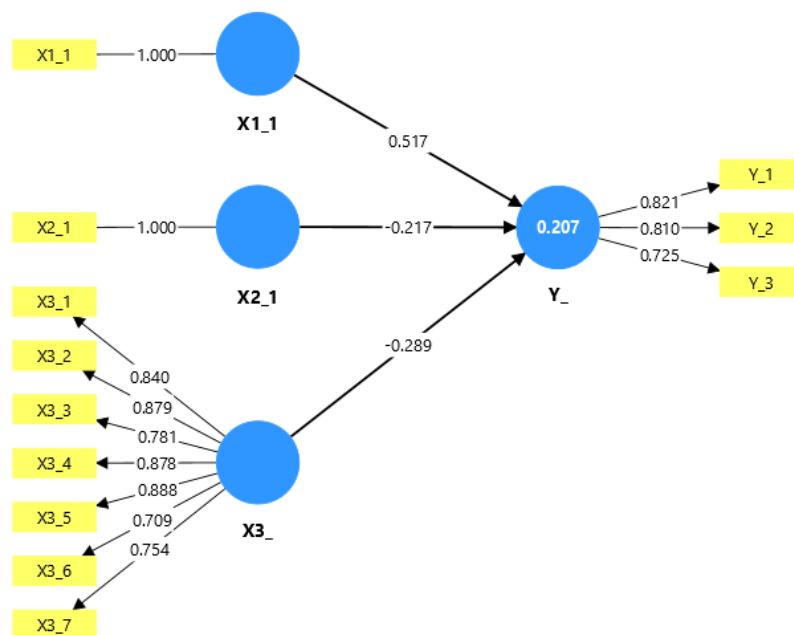
## Measurement Model Analysis (Outer Models)

### 1. Validity Test

#### a. Convergent Validity

Based on the results of the outer loading analysis, all indicators used to measure latent variables have a loading factor value greater than 0.7, which indicates that all indicators are valid for measuring the intended variables. For example, the X3\_1 indicator has a loading value of 0.840, which indicates excellent validity.

**Figure 1. Model Design Results and Data Input**



**Table 3. OuterLoading Results**

Item Code	X1_1	X2_1	X3_	Y_
X1_1	1.000			
X2_1		1.000		
X3_1			0.840	
X3_2			0.879	
X3_3			0.781	
X3_4			0.878	
X3_5			0.888	
X3_6			0.709	
X3_7			0.754	
Y1_1				0.821
Y1_2				0.810
Y1_3				0.725

All variables have the predetermined criteria so that all variables have been declared valid and can be used for further analysis.

### b. Discriminant Validity

The results of the discriminant validity test show that the indicators on each latent variable have higher cross-loading on the relevant constructs compared to other constructs. This shows that the indicators used in this study have good discrimination, in accordance with the principle of discriminant validity.

**Table 4. Results of Discriminant Validity Test (Cross Loading)**

Item Code	X1_1	X2_1	X3_1	Y_1
X1_1	1.000	0.023	-0.095	0.278
X2_1	0.023	1.000	-0.001	-0.211
X3_1	-0.098	-0.254	0.840	-0.324
Y_1	0.157	-0.194	-0.251	0.821

### Reliability Test

The Composite Reliability and Average Variance Extracted (AVE) tests show that all latent variables meet good reliability criteria. The Composite Reliability value for the Religiosity variable (X3) is 0.935, and for Payment Method Preference (Y) is 0.829, both of which are greater than 0.70, indicating that the instrument is reliable.

**Table 5. Composite Reliability & Average Variance Extracted**

Variabel	Composite Reliability	Average Variance Extracted
X3	0.935	0.674
Y	0.829	0.619

### Structural Model Analysis (Inner Models)

#### 1. R-Square ( $R^2$ )

The analysis results show that the R-square for the Payment Method Preference variable (Y) is 0.207, which means that the gender (X1), income (X2), and religiosity (X3) variables can explain 20.7% of the variance in payment method preferences, while the rest (79.3%) can be explained by other factors not included in this research model.

**Table 6. R-square and R-square Adjusted Results**

Variabel	R-square	R-square Adjusted
Y	0.207	0.160

#### 2. F-Square (Effect Size)

The F-square test results show that the gender variable (X1) has a small influence on payment method preferences (Y), with a value of 0.082. Likewise,





the income variable (X2) (0.059) and religiosity (X3) (0.104), both of which have a small, but still significant effect on payment method preferences.

**Table 7. F-square results**

Variabel	Payment Method Preferences (Y)
Gender (X1)	0.082
Income (X2)	0.059
Religiosity (X3)	0.104

### 3. Q-Square

The calculated Q-square value of 0.207 indicates that this structural model has a moderate goodness of fit, where approximately 20.7% of the variation in the data can be explained by this research model.

### Hypothesis Testing

Hypothesis testing is done using bootstrapping to test the effect of each independent variable on payment method preferences (Y). Based on the results of Table 8, it can be seen that:

1. Gender (X1) has a significant effect on payment method preferences, with a coefficient value of 0.517, t-statistic 2.045, and p-value 0.041 ( $<0.05$ ), which means  $H_1$  is accepted.
2. Income (X2) has no significant effect on payment method preferences, with a p-value of 0.170 ( $> 0.05$ ), which means  $H_2$  is rejected.
3. Religiosity (X3) has a significant effect on payment method preferences, with a coefficient value of -0.289, t-statistic 2.202, and p-value 0.028 ( $<0.05$ ), which means  $H_3$  is accepted.

**Table 8. Bootstrapping Test Results**

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics ( O/STDEV )	P Values
<b>X1 → Y</b>	0.517	0.498	0.253	2.045	0.041
<b>X2 → Y</b>	-0.217	-0.233	0.158	1.374	0.170
<b>X3 → Y</b>	-0.289	-0.331	0.131	2.202	0.028

#### 1. Gender Influence on Payment Method Preferences

Based on the results of the bootstrapping analysis, it is found that gender has a significant effect on payment method preferences with a coefficient value of 0.517, t-statistic 2.045, and p-value 0.041 which shows that the p-value  $<0.05$ . This indicates that there is a real difference in consumer behavior based on gender in choosing payment methods when transacting in e-commerce. Therefore,  $H_1$  is accepted, which means that gender has a significant influence on payment method preferences.

This result is in line with research conducted by (Reahel Sitompul et al., 2024) which shows that there are significant differences in the use of SPayLater services between men and women, where women make impulse purchases more

often. These findings suggest that gender plays an important role in how consumers choose and consume payment services. In this case, female consumers are more likely to choose safe and controlled payment methods, such as COD or bank transfers, due to their greater consideration of financial security and control.

From an Islamic economic perspective, these gender-based behavioral differences can be explained through the principles of justice (adl) and equality (mizan). Although men and women have equal rights in choosing payment methods, social and psychological factors still play an important role in decision-making. In this case, women are more selective in choosing payment methods that are more in line with sharia principles and avoid transactions that contain usury or uncertainty (gharar).

## **2. Effect of Income on Payment Method Preferences**

The results of the analysis show that income does not have a significant influence on payment method preferences, with a coefficient value of -0.217, t-statistic 1.374, and p-value 0.170, which means the p-value > 0.05. Thus,  $H_2$  is rejected, which indicates that income does not have a strong enough impact on respondents' tendency to choose payment methods.

This research is in line with the findings of (Verena Deborah, 2023) who stated that, although income level affects consumers' ability to make transactions, it does not directly affect their choice of payment method. For example, although consumers with higher incomes may have the ability to use more sophisticated payment methods, such as credit cards or paylater, there is no strong evidence to suggest that income is the main determining factor in payment method preferences.

In the context of Islamic economics, the principle of al-kifayah (sufficiency) teaches that what matters most is the proper fulfillment of basic needs, not the excessive accumulation of wealth. Therefore, both high- and low-income individuals can choose payment methods that are in line with their values, without having to rely entirely on their financial capabilities.

## **3. The Influence of Religiosity on Payment Method Preferences**

The results of the analysis show that religiosity has a significant effect on payment method preferences, with a coefficient value of -0.289, t-statistic 2.202, and p-value 0.028, which means the p-value < 0.05. Thus,  $H_3$  is accepted, which indicates that religiosity has a significant effect on payment method preferences.

The negative coefficient value indicates that the higher a person's level of religiosity, the lower the tendency to choose payment methods that are considered incompatible with sharia principles or religious ethics. This shows that consumers with a high level of religiosity are more selective in choosing payment methods that are in accordance with sharia principles, such as avoiding transactions that contain usury or gharar.

This study supports previous findings conducted by (Muhamaad Rizki et al., 2023) which shows that religiosity has a positive effect on purchasing



decisions using e-money for UIN STS Jambi students. In addition, (Riszha Wulan Dary & Pudjihardjo, 2023) also show that religiosity influences purchasing decisions using SPayLater, where individuals with high levels of religiosity are more likely to avoid payment methods that contain usury.

In Islamic economics, the principle of tawhid is the basis of economic behavior, which emphasizes that all transactions must be carried out in accordance with the commands of Allah SWT. Therefore, religious consumers prefer payment methods that are free from usury, gharar, and maysir and are more likely to choose halal, fair, and transparent methods, such as Islamic e-wallets or Islamic bank transfers. This is also in accordance with the principles of maslahah (benefit) and la dharara wa la dhirar (must not harm or harm others) which are important cornerstones in Islamic economics.

## CONCLUSION

Based on the results of the analysis, it can be concluded that gender and religiosity have a significant influence on payment method preferences in e-commerce, while income has no significant effect. The gender factor indicates that differences in the choice of payment methods may occur based on different social roles between men and women. Meanwhile, religiosity shows that the level of adherence to religious teachings encourages consumers to choose payment methods that are in accordance with sharia principles. These findings provide important insights for the development of digital payment systems in Indonesia, which not only prioritize technological convenience, but also pay attention to social and religious values in society.

## REFERENCES

- Aldilla Iradianty, & Bayu Rima Aditya. (2021). Digital Payment: Perspektif Gender dalam Pemilihan Jasa Pembayaran Digital. *Jurnal Bisnis, Manajemen, Dan Informatika*, 18(1).
- APJII. (2024). *APJII Jumlah Pengguna Internet Indonesia Tembus 221 Juta Orang*. APJII.
- Departemen Agama RI. (2019). *Al-Qur'an dan terjemahannya*. Kementerian Agama Republik Indonesia.
- Fany Fadhila, Azhar, & Muslim Marpaung. (2020). Pengaruh Religiusitas, Pengetahuan Produk Dan Faktor Sosial Terhadap Penggunaan ShopeePaylater. *Jurnal Bilal: Bisnis Ekonomi Halal*, 1(2).
- Marwiyah, S. L., Ainulyaqin, M., & Edy, S. (2023). Analisis Pengaruh Perilaku Konsumtif Dan Tingkat Pendapatan Terhadap Online Shopping Pada E-Commerce Shopee Dalam Perspektif Ekonomi Islam. *Jurnal Ilmiah Ekonomi Islam*, 9(3), 4279. <https://doi.org/10.29040/jiei.v9i3.10783>
- Muhamaad Rizki, Agustina Mutia, & Muhammad Subhan. (2023). Pengaruh Kepercayaan, Persepsi Manfaat, Dan Religiusitas Terhadap Keputusan Pembelian Menggunakan E-Money Pada Mahasiswa Uin Sts Jambi. *Journal of Student Research*, 1(4), 299–312. <https://doi.org/10.55606/jsr.v1i4.1544>



- Reahel Sitompul, S., Anggeriani, R., Sellen, Nur'asyah, A., Vitara Sutejo, V., Yulin Siptiani, M., Aprillya, E., Pebriani, L., Kusnul Khotimah, S., Dani Sitompul, M., & Sandy Richardy, S. S. (2024). Perbandingan Penggunaan Spaylater Di Kalangan Konsumen Berdasarkan Demografi: Generasi, Jenis Kelamin, Pendapatan, dan Tingkat Pendidikan. *Jurnal Akuntansi, Manajemen, Dan Perencanaan Kebijakan*, 2(1). <https://doi.org/10.47134/jampk.v2i1.463>
- Riszha Wulan Dary, & Pudjihardjo. (2023). *Pengaruh Kepercayaan, Kemudahan, Religiusitas Dan Persepsi Risiko Terhadap Keputusan Pembelian Menggunakan Spaylater (Studi Kasus Pada Generasi Z)* [Thesis Sarjana]. Universitas Brawijaya.
- Senjaya, S. (2021). Studi Perbedaan Persepsi Pada Pria Dan Wanita Mengenai Transaksi Online Di Kalangan Mahasiswa. *Journal of Accounting and Business Studies*, 6(1). <https://doi.org/10.61769/jabs.v6i1.512>
- Trio Hamdani. (2024, September). *Orang kaya lebih suka pakai kartu kredit? Ini sebabnya.* Idn Times. <https://www.idntimes.com/business/finance/orang-kaya-lebih-suka-pakai-kartu-kredit-ini-alasannya-00-bvq5c-b9hkpq>
- Puput Purnamasari, Sri Amilia, Ummadinatus Sholehah, & Arif Tegar Saputra. (2024). Pengaruh Pendapatan dan Daya Tarik Mahasiswa Universitas Trunojoyo Madura Terhadap Transaksi E-Commerce Menggunakan Teori Permintaan Keynes. *Jurnal Ilmiah ADBIS (Administrasi Bisnis)*, 8(2).
- Verena Deborah. (2023). Analisis pengaruh usia, jenis kelamin, tingkat pendidikan, tingkat pendapatan, dan kepemilikan nomor pokok wajib pajak (NPWP) terhadap penggunaan sistem pembayaran digital pada transaksi e-commerce. . *Accounting Cycle Journal*, 4(1).