

ABSTRACT

The rapid advancement of time accompanied by technological progress and digitization has significantly impacted the lives of modern society, which is increasingly demanded to live in convenience. This technological advancement also affects the payment system in society. This research aims to analyze the motivations and factors influencing the use of non-cash payments in the city of Bandung.

This study aims to analyze what factors influence the use of non-cash payments in the city of Bandung. This study uses the variables of performance expectancy, facilitating conditions, social influence, innovativeness, perceived technology security, hedonic motivation, and customer behavior.

The research method used is descriptive quantitative, employing questionnaire distribution as an effective and efficient tool for data collection. Respondents in this study are residents of Bandung city. The data will be processed using SmartPLS 4.0 software.

*The results of the study indicate that several factors have a significant influence on consumer adoption of non-cash payments in Bandung city. Performance Expectancy, Facilitating Conditions, Social Influence, Innovativeness, Perceived Technology Security, Hedonic Motivation, and Customer Behavior, all have significant effects, as evidenced by *t*-statistic values, positive path coefficients, and *p*-values less than 0.05. These findings indicate that these factors play an important role in influencing consumer adoption of non-cash payments in Bandung city.*

The results of this study are expected to be input for the government so that it can be used as a consideration to solve problems or maximize existing potential regarding the adoption of the use of non-cash payments in the community. The results of this study are also expected to be a reference material for research related to the adoption of cashless payments for future researchers.

Keyword : cashless payment, cashless society, digitalization, motivation, technology.