

ABSTRACT

To deal with the Covid-19 pandemic situation which requires people to keep their distance from each other, therefore examples of activities such as payment transactions must also be carried out with health protocols. This research takes students in Bandung as the object. This study examines how students in Bandung use the Internet Banking application as a non-cash payment instrument during the Covid-19 pandemic.

The research method used in this research is quantitative. The sample used is 390 respondents. Data collection techniques used are interviews and online questionnaires. The data analysis used is descriptive analysis and simple linear regression analysis.

The results of the study partially show that non-cash payment instruments have a positive and significant impact on the use of Internet Banking, the value of t_{count} (20,870) > t_{table} (1,966). This shows that the influence of the independent variable, namely non-cash payment instruments on the dependent variable, namely the use of Internet Banking is 52.8% while the remaining 47.2% is influenced by other factors not examined in this study.

Keywords: Non-Cash Payment, Internet Banking, Livin Mandiri app