

## ABSTRAK

*Financial technology* telah mengubah kebiasaan masyarakat yang sebelumnya melakukan pembayaran tunai menjadi non-tunai (*cashless*). Penelitian ini bertujuan untuk mengetahui dan mendeskripsikan pengaruh kualitas sistem, kualitas informasi dan kualitas layanan terhadap kepuasan pengguna *financial technology ShopeePay*.

Metode yang digunakan adalah metode deskriptif dan asosiatif dengan instrumen penelitian berupa kuesioner. Sampel berjumlah 100 responden dengan metode pengambilan sampel *probability sampling* dengan teknik *random sampling*. Analisis statistik yang digunakan adalah analisis regresi berganda menggunakan SPSS 26.0

Hasil analisis regresi linear berganda dapat disimpulkan bahwa kualitas sistem, kualitas informasi, dan kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan pengguna *financial technology ShopeePay* baik secara parsial maupun simultan. Berdasarkan uji analisis koefisien determinasi diperoleh sebesar 67,3%. Hal ini menunjukkan bahwa pengaruh kualitas sistem, kualitas informasi dan kualitas layanan terhadap kepuasan pengguna *financial technology ShopeePay* sebesar 67,3%. Sedangkan sisanya sebesar 32,7% dipengaruhi oleh variabel lain yang tidak diteliti dalam penelitian ini.

**Kata Kunci:** Kualitas Sistem, Kualitas Informasi, Kualitas Layanan, Kepuasan Pengguna, *Financial Technology ShopeePay*

## **ABSTRACT**

*Financial technology has changed the habit of people who previously made cash payments to cashless payments. This study aims to determine and describe the effect of system quality, information quality, and service quality on user satisfaction with ShopeePay financial technology.*

*The method used is descriptive and associative methods with a research instrument in the form of a questionnaire. The sample amounted to 100 respondents with a non-probability sampling method with purposive sampling technique. The statistical analysis used is multiple regression analysis using SPSS 26.0.*

*The results of multiple linear regression analysis can be concluded that system quality, information quality, and service quality have a positive and significant effect on user satisfaction of ShopeePay financial technology both partially and simultaneously. Based on the coefficient of determination analysis test, it was obtained at 67.3%. This shows that the effect of system quality, information quality and service quality on user satisfaction of ShopeePay financial technology is 67.3%. While the remaining 32.7% is influenced by other variables not examined in this study.*

***Keywords: System Quality, Information Quality, Service Quality, User Satisfaction, Financial Technology ShopeePay***