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From Cash to Digital: The Impact of Trust and Cashless Payments on Consumer Behavior

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A R T I C L E   I N F O

A B S T R A C T

The rapid progress of information and communication technology has led to the rise of various non-cash payment methods, such as credit cards, digital wallets, and bank transfers, which are increasingly being used. These payment alternatives' ease, speed, and efficiency have significantly influenced consumer behaviour, particularly in urban areas. This study explores the impact of cashless payment adoption and consumer trust on shopping behaviour. The study population consists of residents of Cirebon City aged 20 to 41 years, totalling 134,143 people (BPS Cirebon City, 2024). Based on the Slovin formula, a sample of 399 respondents was chosen using a Simple Random Sampling technique. The collected data was analysed using the SEM-PLS (Partial Least-Structural Equation Modelling) method. The results demonstrate that consumer trust and cashless payment methods significantly impact consumer behaviour. On the other hand, trust is more critical when changing conduct. Some customers are still hesitant to utilise non-cash transactions because they lack confidence due to a lack of education, have poor knowledge of digital transaction security, and worry about data exploitation. Therefore, increasing consumer awareness and education on secure digital payment systems is crucial to strengthening trust and encouraging the adoption of cashless payments.

1. INTRODUCTION

The rapid development of digital technology has brought significant changes in how society conducts financial transactions, shifting from the old cash-based model to an increasingly cashless economic system. This transition is not just about convenience, but also reflects fundamental changes in consumer behavior, perceptions of security, and levels of trust in digital platforms. The development of modern times brings technological changes to consumers in shopping. Consumers do not have to visit sellers' places, but instead can make purchases through websites, marketplaces, WhatsApp, etc (Laura & Safitri, 2022).
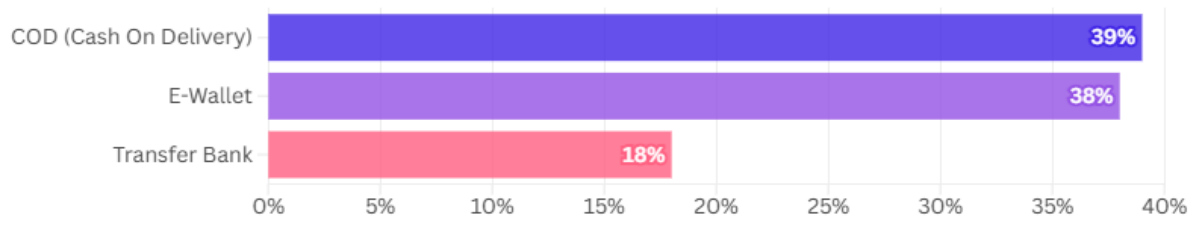

Figure 1. Popular Payment Methods Online Shopping
Source: Good Stats, 2024

According to Figure 1 above, cash on delivery is the most popular payment method for online purchases since it provides ease and security assurance. Additionally, a digital wallet is a more popular payment mechanism for online purchases than bank transfers. Digital wallets are electronic services that keep information related to payment instruments, including card-based and electronic monetary systems, and they may also retain funds for payment purposes. Digital wallets are one of the results of innovations in financial technology that provide practicality for making transactions. Through digital wallets, users do not have to prepare cash and can make transactions from home. However, this practicality has the potential to encourage consumptive behavior among users (Bawono et al., 2024). One of the most critical factors in promoting the acceptance and use of these services is the growing use of non-cash payment methods with client trust.

Trust is a psychological aspect that involves accepting deficiencies based on positive expectations of the intentions or attitudes of others (Mayratih et al., 2022).This trust includes the belief that transactions will run safely, personal data is kept confidential, and the services provided can meet expectations. This element of trust is crucial for non-cash payments, particularly in light of the possible dangers of fraud, information leaks, and technological issues that could make transactions less convenient. Customer trust plays an important role in shaping consumer behavior. A high level of trust in non-cash payment methods tends to encourage consumers to use them more frequently in their daily activities. Conversely, a lack of trust may cause customers to favour traditional payment methods, which are considered safer despite being less

effective. Customer trust in a product or service plays an important role in shaping consumer behavior. When customers feel confident that the products or services they use are reliable, it fosters a sense of security and satisfaction. High trust also tends to strengthen customer loyalty, encouraging them to make repeat purchases, as well as increasing the likelihood that they will recommend the product or service to others.

Consumer behavior is the process of a customer making purchasing decisions, as well as using the purchased goods including the factors that influence the decision to buy a product (Syarif et al., 2020). Consumer attitudes show the search to buy, use, evaluate, and improve their products and services (Ardani et al., (2024). Direct consumers typically aim to acquire and effectively use goods and services. This behavior has a major effect on the decision-making process, which is the basis and determines certain actions (Bawono et al., (2024). Thus, an in-depth analysis of the relationship between non-cash payment methods and customer trust will provide useful insights for industry players in designing effective marketing strategies and enhancing consumers' shopping experience. In this study, several commonly used cashless payment options in online shopping transactions will be discussed. Each of these payment methods will be analyzed to understand how they influence consumer behavior and customer trust levels. This discussion is expected to provide a deeper understanding of the relationship between digital payment methods and customer responses in the context of e-commerce.

Cashless transactions provide greater flexibility in various payment methods, such as splitting bills, scheduling automatic payments, and conducting cross-border transactions without the hassle of currency exchange (Hady Afrizal, 2024). When purchasing with accessible alternative payment options, people frequently have less real currency on hand. In other words, it removes the incentive for criminals to engage in cash-related offences. Non-cash payments, unlike conventional cash transactions, are intended to mitigate theft and other illegal activities related to money (Graziano et al., 2024). There is a simple method of purchasing that does not require the user to be present in person. The popularity of e-wallets indicates that consumers in Indonesia are increasingly familiar with non-cash payment methods. E-Wallets provide convenience and speed in transactions, allowing consumers to carry out online transactions quickly without needing to prepare cash or credit cards. This shows that consumer behaviour in Indonesia is starting to shift to the use of digital payment methods.

The problem of this research is the lack of consumer behaviour in making transactions using cashless methods, which is influenced by several aspects, such as the lack of understanding of digital payment methods, limited access to technology, and people's preferences that are still dominant in using cash.

Cashless payment methods have now become a highly preferred option for consumers as they offer convenience in transactions. The increasing integration between cashless payment systems and e-commerce platforms further enhances the shopping experience for consumers through various benefits, such as discounts, cashback, and a variety of other attractive promotions (Hady Afrizal, 2024). Because it focuses on how consumers behave when using cashless payments, this study is unique among the handful currently examining cashless transactions.

Previous research was dominated by research on the use of digital wallets. The purpose of this study is to find out the community's consumer behavior in shopping using cashless so that businesses can determine the right strategy for their consumers in making transactions.

Hypothesis. The use of non-cash payment methods, such as electronic wallets, bank transfers, and debit and credit cards, has influenced consumer behavior in online shopping. Electronic payment systems have several advantages over cash payment methods, as they offer a higher level of security, ease of use, and broader access (Rahmi & Riyanto, 2022). However, this impact does not solely depend on the technological features but also on the level of consumer trust in these payment systems. Trust is an important element that determines whether consumers feel safe and confident when making digital transactions, Consumer confidence influenced by factors such as risk perception, perceived benefits, security levels, digital promotion, and website design has a positive impact on repurchase intention, which in turn shapes consumer behavior in making purchases on e-commerce platforms (Pattikawa & Hasan, 2023). Therefore, in addition to directly affecting consumer behavior, trust also serves as a mediating variable that strengthens the relationship between non-cash payment methods and consumer behavior. The higher the trust consumers have in digital payment methods, the greater their tendency to conduct transactions online.

H1: The effect of the cashless payment method on consumer behavior. H2: The effect of consumer trust on consumer behavior. H3: The effect of the cashless payment method and consumer trust on consumer behavior
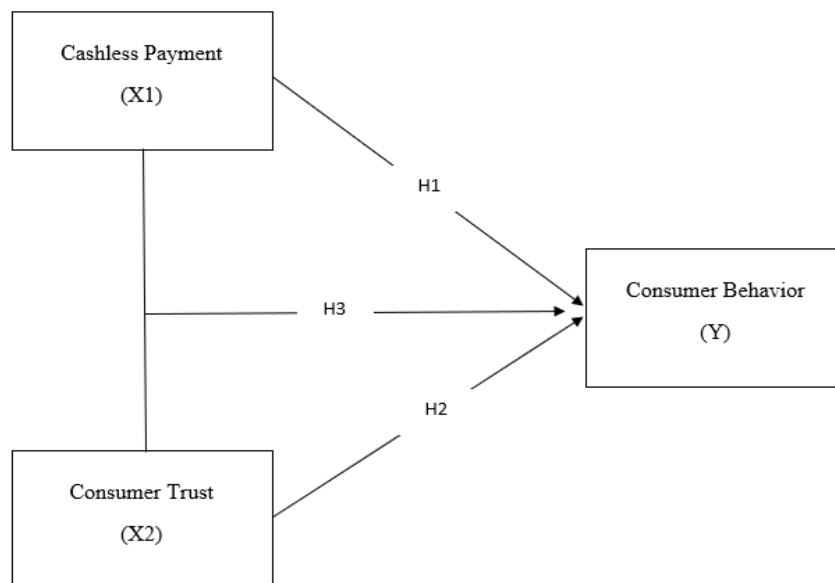

Figure 2. Research Model

RESEARCH METHODS. This study employs a quantitative methodology, which entails collecting and examining numerical data to comprehend and assess information pertinent to the study's objectives (Kasiram, 2008). By measuring variables methodically, this methodology emphasizes objectivity and guarantees the correctness and dependability of the results.

The study population comprises residents of Cirebon City aged 20 to 41 years, totaling 134,143 individuals (BPS Cirebon City, 2024). To determine the appropriate sample size, the Slovin formula was applied, resulting in a selection of 399 respondents. The research used Simple Random Sampling to guarantee that each individual in the population had an equal probability of selection. This method improves the sample's representativeness and reduces sampling bias, allowing for more accurate extrapolation of the findings to the broader population. The use of the Likert scale allows researchers to quantify the opinions and perceptions of respondents, enabling qualitative data to be analyzed statistically in a more structured and in-depth manner.

Structural Equation Modeling-Partial Least Square (SEM-PLS) was used in this work to analyse data. The PLS method was selected due to its effectiveness in analyzing complex causal relationships and predictive modelling. It is especially beneficial for predictive applications and theoretical development, making it an ideal analytical tool for this study (Kanzola et al, 2023). Small sample sizes and non-normally distributed data are handled well by SEM-PLS, allowing for a thorough examination of the relationships between numerous variables. This method offers thorough and trustworthy insights into how consumer trust and the uptake of cashless payment technologies impact consumer behavior. The use of SEM-PLS enhances the validity of the study findings. This ensures that the results drawn are substantiated by empirical data and provide substantial insights into consumer behavior about digital payments.

2. RESULTS & DISCUSSION

The respondents who participated in answering the questionnaire were 400 respondents with the description in table 1.

Table 1. Respondent demographics

Category	Possible Answer	F	%
Gender	Male	154	38,5%
	Female	246	61,5%
Age	20-25 Years	140	35%
	26=30 Years	63	15,7%
	31-35 Years	68	16,9%
	36-40 Years	64	15,9%
	>41 Years	65	16,25%
Education	Junior High School	60	15%
	Senior High School	162	40,5%
	College	178	44,3%
Job	Government Employees	73	18,2%
	Private Sector	118	29,5%
	Entrepreneur	65	16,2%
	Etc	144	28,5%

Source: Processed data, 2025

Based on the information in the table, the total number of respondents is 400 people, with the majority being female, as many as 246 people aged 20-25 years with college graduates and the most other occupations are housewives. To support their everyday cooking needs, homemakers who work as culinary business actors frequently purchase cake ingredients. This will be incredibly true for young mothers eager to try new recipes and make cakes to express their creativity and find pleasure in their culinary endeavors.

Measurement Model. Outer model analysis is conducted to assess the appropriateness of the measurement model used. Validity and dependability are evaluated to determine the topic's suitability. This study employs a variety of analytical approaches, including outer loading, average variance extracted (AVE), Cronbach's alpha, and construct reliability, to ensure that the data collected is both authentic and reliable. Table 2 presents the results of the conducted inquiry.

Table 2. Measurement Model

Variable	Indicator	Outer Loading	AVE	Cronbach's Alpha	Composite Reliability
Cashless Payment Method	X1.1	0.968	0.896	0.942	0.963
	X1.2	0.905			
	X1.3	0.966			
Consumer Trust	X2.1	0.963	0.965	0.994	0.995
	X2.2	0.990			
	X2.3	0.915			
	X2.4	0.980			
	X2.5	0.987			
	X2.6	0.953			
	X2.7	0.989			
	X2.8	0.987			
Consumer Behavior	Y1.1	0.987	0.942	0.991	0.992
	Y1.2	0.974			
	Y1.3	0.988			
	Y1.4	0.983			
	Y1.5	0.977			
	Y1.6	0.975			
	Y1.7	0.991			

Source: Processed data, 2025

Each item must meet the validity and reliability standards by having an outer loading value greater than 0.7 and an AVE value greater than 0.5. Table 2 indicates that all of the indicators in this study had findings above the current standards, thereby establishing their validity. Reliability requires composite reliability (CR) and Cronbach's alpha to be greater than 0.7. This research item is deemed reliable, as shown by the data in Table 2, which indicates that

Cronbach's alpha and composite reliability values meet the predetermined norms. The study data's validity and dependability suggest that it can be used in the following analysis.

Structure of the Analysis Model. The objective of model analysis is to scrutinize the structural model used in estimating the causal relationships between latent variables, which are variables that cannot be explicitly quantified as anticipated. This analysis of the structural model will examine the R-squared, F-squared, and adjusted R-squared values. The following section presents the results of the data processing for the R-squared and adjusted R-squared values:

Hair et al. (2011) categories R-square values into three classifications: values beyond 0.75 are deemed strong, values ranging from 0.50 to 0.74 are classified as moderate, and values between 0.25 and 0.49 are regarded as weak. Table 3 indicates that the independent variables have a very significant influence on the dependent variable. The R-squared and Adjusted R-squared scores for the cashless payment method (X1) and customer trust (X2) models for consumer behavior (Y) exceed 0.75. If the R-squared and Adjusted R-squared values in both models are below 0.75, more investigation into the efficacy of these models is warranted. The results of the regression analysis show that the R Square value (coefficient of determination) is 0.940. This means that the independent variables X1 and X2 together can explain the variation in the dependent variable Y by 94%. Meanwhile, the remaining 6% is accounted for by other variables outside the model. The Adjusted R Square value is also 0.940, indicating that this regression model is very good and does not suffer from overfitting, as the adjusted value does not differ from R Square. To ascertain the existence of a significant link between variables, it is essential to compare the effect size of each variable with the impact size (f-square) to assess their respective effect sizes. The f-squared value in this study is table 2.

Table 3 Output F Square

Variable	Consumer Behavior
Cashless Payment Method	0.082
Consumer Trust	0.641

Source: Processed data, 2025

The aforementioned output table indicates that the cashless payment method moderately impacts customer behaviour. Meanwhile, factors related to customer trust greatly influence how customers behave as in Figure 3.
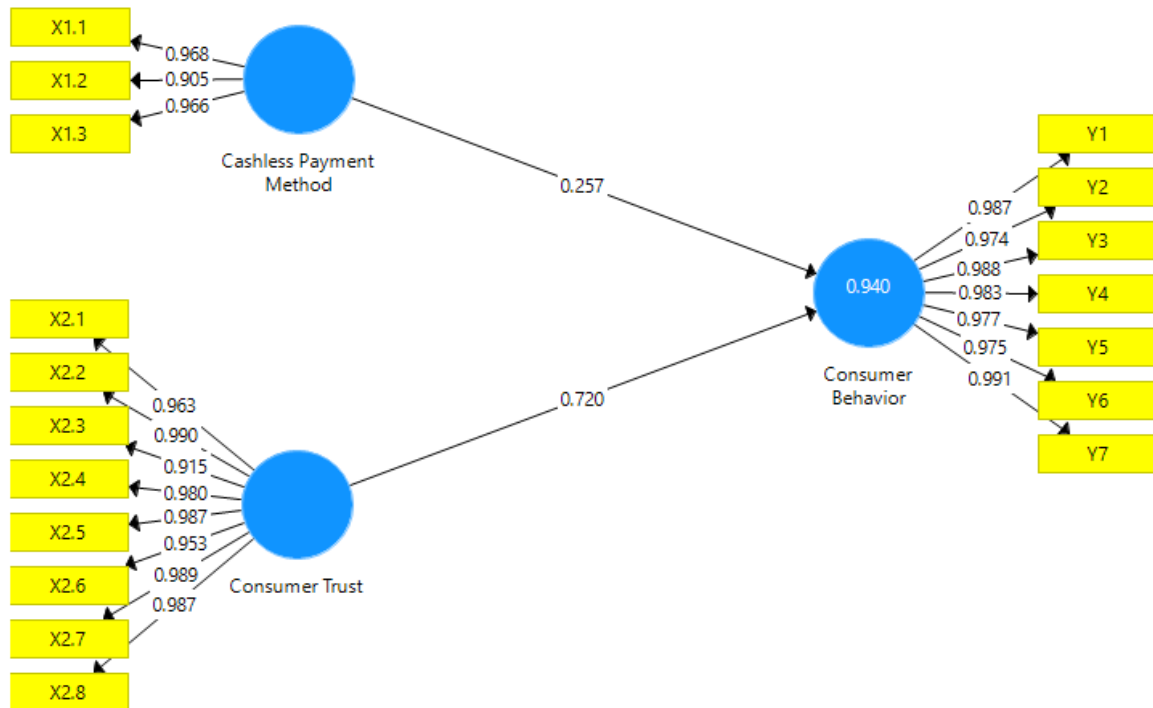
Figure 3: Output Path Analysis

Hypothesis Testing. Direct and indirect hypothesis testing in this study can be found in Table 5.

Table 4. Summary of Hypothesis Testing

Hypothesis	Variable	Path Analysis	t value	P value
H1	Cashless Payment Method -> Consumer Behavior	0.257	2.277	0.023
H2	Consumer Trust-> Consumer Behavior	0.720	6.258	0.000
H3	Cashless Payment Method and Consumer Trust -> Consumer Behavior	0.940	-	-

Source: Processed data, 2025

The data analysis's findings indicate that, with a path coefficient of 0.257, the cashless payment option directly affects consumer behaviour. In contrast, a stronger direct correlation exists between consumer trust and customer conduct (0.720). Thus, consumer trust is the most important factor directly influencing customer conduct. The t-count value for all relationships between variables is greater than the t-table of 1.966. Thus, it can be concluded that all relationships are statistically significant.

The effect of cashless payment on consumer behavior. According to the study, most female respondents between 20 and 24 were Sanitas cake ingredient consumers with college degrees. This is indicated by a P value of 0.000 <0.05. These results show that the cashless payment

method and consumer trust have a significant positive effect. Convenience, effectiveness, and security are the goals of the cashless payment mechanism itself. Additionally, this strategy can expedite the payment procedure and help customers avoid the risk of preparing significant sums of cash. With high trust in this system, consumers feel more comfortable in transactions and tend to be more loyal to service providers that support this payment method.

Due to their increased security, reduced risks, and lower transaction costs, electronic payment systems significantly improve the quality of the client experience (Ghaith & Ghaith, n.d. 2022). Along with these developments, more and more consumers are turning to cashless payment methods as they consider the use of cash to increase the risk of disease transmission (Graziano et al., 2024). These changes indicate a shift in consumer preferences towards more practical and modern payment solutions. In addition to making life easier, digital technology greatly increases transaction security. The financial sector must now undergo digital transformation to address public expectations for a more effective payment system and promote general public health.

These findings also reflect the phenomenon occurring in Cirebon, one of the developing cities in West Java that is currently undergoing digitalization in the trade and service sectors. In recent years, the adoption of cashless payment methods in Cirebon has increased significantly, in line with the growth of online businesses, local e-commerce platforms, and food and daily goods delivery services. Many MSMEs (Micro, Small, and Medium Enterprises) in Cirebon have begun integrating digital payment systems such as QRIS, digital wallets (OVO, DANA, Shopee Pay), and bank transfers to serve customers more quickly and efficiently. This indicates that consumers in Cirebon, particularly the younger and educated generation, are beginning to adapt to technological developments and place greater trust in digital transaction systems. However, trust remains the key determinant in their decision to use these payment methods, especially in terms of data security, process convenience, and system reliability.

Therefore, the results of this study are not only generally applicable but also reflect the local dynamics in Cirebon. Consequently, understanding consumer behaviour and the level of trust in cashless payment systems in this city can serve as an important foundation for business actors and policymakers in designing marketing strategies and strengthening a more inclusive and reliable digital infrastructure.

The influence of consumer trust on consumer behavior. Trust is crucial in influencing customer behavior, whether in business-to-business (B2B) or business-to-consumer (B2C) contacts. Consumers who have confidence in the credibility and integrity of a brand tend to feel more secure in making transactions and are more open to establishing long-term relationships. Purchase decisions, loyalty, and consumer involvement with a brand or product are all directly impacted by this trust. However, as mentioned by (Celuch & Walz, n.d. 2018), Since trust is still frequently interpreted abstractly, its influence on customer behavior is not always evident. Therefore, further research must fully comprehend how trust is built, what influences it, and how it affects customer decisions about which products or brands to choose, purchase, and stick with.

In the context of digital technology development, consumer trust is also an important aspect in determining preferences for cashless payment methods. Digital wallets and other payment technologies are increasingly used because they offer convenience, efficiency, and security in transactions.(Fatimah et al., 2024). Trust factors in terms of personal data protection, system transparency, and transaction security are key elements that determine the adoption of these payment methods (Fatimah & Curatman, 2024). The younger generation, especially students and workers, tends to prefer digital payments due to the flexibility and convenience offered in fulfilling their daily needs. Seeing this development, companies need to continue to improve security systems, build customer trust, and present innovations that can expand the use of non-cash payments. Thus, consumer trust not only encourages the use of modern payment technologies but also contributes to the establishment of long-term relationships that provide mutual benefits between companies and consumers.

The level of public trust in the security and transparency of digital systems is a key determinant in the use of this payment method. Many consumers in Cirebon are still cautious about adopting cashless systems due to concerns about the misuse of personal data and technical disruptions. Therefore, this research is expected to provide an empirical picture of how consumer trust is formed in Cirebon and how it affects consumer behavior in choosing payment methods. The results of this research can serve as an important foundation for local business actors and regional governments in developing policies and strategies that support safe and trustworthy digital financial inclusion in the Cirebon area.

The influence of cashless payments and consumer trust on consumer behavior. The relationship between anxiety-related and the adoption of cashless payments highlights the importance for managers to design targeted marketing and communication strategies. In addition, investment in technology solutions is crucial to meet the growing demand for convenient digital payments (Graziano et al., 2024). This trust plays an important role in shaping consumer behavior, including the propensity to make repeat purchases, spread positive information, and increase loyalty to services. Secure, fast, and efficient cashless payment systems provide transaction convenience, encouraging consumer behavior that supports loyalty and creates long-term relationships with service providers (Sağlam & Jarrar, 2021).

Credit cards, digital wallets, and bank transfers are examples of cashless payment methods that replace real currency and provide convenience, efficiency, and security in transactions. In addition to expediting the payment procedure, this approach lowers the possibility of financial loss or crimes involving cash. However, adopting cashless payments requires strong consumer trust, especially regarding transparency, data security, and a satisfying user experience. Consumer trust built through data protection, positive reviews, and platform ease-of-use are important factors that drive loyalty and frequency of use. The combination of convenient payment methods and high trust creates a positive shopping experience, which influences consumer behavior, including encouraging impulse purchases due to ease of access (Siska Ernawati Fatimah

& Popo Suryana, 2023). According to this study, enhancing digital payment security and transparency boosts consumer confidence and encourages consumer behavior toward more contemporary, dependable, and efficient cashless payment methods.

Consumers in Cirebon, especially the younger generation and educated circles such as students and workers, exhibit high enthusiasm for cashless payment methods as they are considered more practical, quick, and safe. However, trust in the system remains the primary key in adoption decisions. Many consumers still consider aspects of personal data security, transparency in the transaction process, and the reputation of service provider platforms. Therefore, efforts to enhance trust through digital education, refining security systems, and improving service quality are crucial to promote more consistent and loyal digital shopping behavior.

Thus, this research is not only generally relevant but also provides a real picture of consumer behavior dynamics at the local level, particularly in Cirebon. The findings can serve as a foundation for local business actors and local governments in formulating appropriate marketing strategies and strengthening an inclusive, secure, and reliable digital payment infrastructure.

3. CONCLUSION & SUGGESTION

This research shows that trust and the use of cashless payment systems play an important role in influencing consumer behavior when making transactions. Trust in the aspects of security, privacy, and reliability of the digital system is a key factor that drives consumers in making purchasing decisions. When consumers feel confident that their data and funds are secure, they tend to be more comfortable and open to transacting digitally.

In addition, the convenience and efficiency offered by non-cash payment methods, such as e-wallets, QRIS, and mobile banking, also increase consumption intensity. The fast and practical payment processes, supported by various incentives, make these methods increasingly popular. The combination of a positive perception of technology and confidence in its security creates consumer loyalty and encourages greater interest in digital purchases. Thus, non-cash payment systems not only serve as a practical alternative, but also as a strategic element in shaping consumption behavior in the digital age.

Suggestion. For business operators and sellers, it is recommended to continuously improve the quality of digital payment system services, especially in terms of security and transaction comfort. This step is essential to build consumer trust and encourage long-term loyalty. Providing various reliable cashless payment options, such as digital wallets, debit/credit cards, and QR code systems, can also offer convenience and flexibility for consumers in transactions. In addition, responsive customer service towards technical obstacles is also an added value that supports user satisfaction. Meanwhile, for future researchers, it is advised that upcoming studies delve deeper into other variables that may moderate the relationship between trust and consumer behavior. Several relevant variables for further investigation include social influence, digital lifestyle, and demographic factors such as age, education, and income. By broadening

the research focus, it is expected that the findings will provide a more comprehensive contribution to the development of more effective and inclusive digital payment systems.

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