

ABSTRACT

This study aims to analyze the role of digital payments in influencing sellers' decisions in making online sales in Indonesia. The COVID-19 pandemic has caused a decline in household consumption in Indonesia, but the use of digital payments has been proven to increase online transactions and enable business actors to expand their market reach and enable them to switch to making online sales. In this study, the analytical approach Prosperity Score Matching (PSM) was used. This study uses a quantitative research type. The data used in this study is cross-sectional data, namely the type of data collected at one point in time from many individuals from Digital Economic Household Survey (DEHS). The findings in the study state that digital payments have a positive effect on sales decisions to conduct online sales in Indonesia. Other variables that have a positive effect on the decision to conduct online sales are education, location and network fee. Meanwhile, the variables that have a negative effect on online sales are age and industry. However, the gender and financial network variables based on the results of this study were stated to have no effect on the decision to conduct online sales.

Keywords: COVID-19, Online Transactions, Digital Payments, Seller Decision

