

Intisari

Penelitian ini bertujuan untuk menganalisis pengaruh *transaction process*, *transparency*, *government regulatory support*, dan *attitude* terhadap *future adoption* pada Gerbang Pembayaran Nasional (GPN), dengan *trust* sebagai variabel mediasi, terhadap masyarakat di Kota Tangerang Selatan. Latar belakang penelitian ini didasarkan pada pentingnya GPN sebagai infrastruktur strategis sistem pembayaran nasional yang mendukung efisiensi transaksi, kedaulatan data, serta penguatan ekosistem pembayaran domestik. Selama peluncuran GPN terus berkembang, adopsi luasnya dalam masyarakat menghadapi tantangan, terutama terkait persepsi publik, kepercayaan, dan regulasi. Penelitian ini menggunakan pendekatan kuantitatif dengan survei. Pengumpulan data primer dilakukan dengan peneliti mendistribusikan kuesioner kepada warga masyarakat Tangerang Selatan yang sadar akan Jaringan Publik yang Lebih Besar. Dalam prosedur pengambilan sampel, dilakukan Non-Probability Sampling, yaitu Purposive Sampling. Analisis data dilakukan menggunakan Structural Equation Modeling-Partial Least Square (SEM-PLS) dan difokuskan pada pemeriksaan pengukuran variabel, langsung dan tidak langsung; serta mediasi dari variabel lain yang berkepentingan.

Studi ini menunjukkan bahwa *transaction process*, *transparency*, *attitude*, dan *government regulatory support* berpengaruh positif terhadap *trust* pada GPN. Selanjutnya, *trust* terbukti berpengaruh bernilai positif dan signifikan terhadap *future adoption* GPN. Selain itu, *trust* juga bertindak sebagai variabel mediasi antara *transaction process*, *transparency*, *attitude*, dan *government regulatory support* terhadap *future adoption* GPN. Temuan penelitian menegaskan bahwa kepercayaan masyarakat merupakan faktor kunci dalam mendorong keberlanjutan adopsi sistem pembayaran nasional.

Implikasi penelitian ini menunjukkan bahwa peningkatan kualitas proses transaksi, keterbukaan informasi, penguatan regulasi, serta pembentukan sikap positif masyarakat terhadap GPN perlu terus dilakukan untuk memperkuat trust dan mendorong future adoption secara berkelanjutan. Ada dua kontribusi utama dari penelitian ini. Yang pertama adalah mengembangkan model untuk menjelaskan adopsi teknologi berdasarkan kepercayaan. Yang kedua adalah memberikan rekomendasi praktis kepada Bank Indonesia, lembaga perbankan, dan pemangku kepentingan GPN untuk membantu memperkuat ekosistem GPN di Indonesia.

Kata kunci: *Transaction Process, Transparency, Government Regulatory Support, Attitude, Trust, Future Adoption, Gerbang Pembayaran Nasional (GPN), SEM-PLS.*

This study aims to analyze the influence of transaction processes, transparency, government regulatory support, and attitude on future adoption of the National Payment Gateway (NPG), with trust as a mediating variable, among residents of South Tangerang City. The background of this research is based on the importance of the NPG as a strategic infrastructure for the national payment system, supporting transaction efficiency, data sovereignty, and strengthening the domestic payment ecosystem. Although NPG implementation continues to grow, the level of active adoption in the community still faces various challenges, particularly related to user perception, trust, and regulatory support. This study used a quantitative approach with a survey method. Primary data were obtained by distributing questionnaires to respondents who were users or resident's familiar with NPG services in South Tangerang. The sampling technique used non-probability sampling with a purposive sampling approach. Data analysis was performed using Structural Equation Modeling-Partial Least Squares (SEM-PLS) to test the validity, reliability, direct effects, and mediation effects between variables.

The results indicate that transactional processes, transparency, positive attitudes, and government regulation and support positively affect trust in the "National Payment Gateway (NPG)"; in addition, trust was proven to positively and significantly affect the future adoption of the NPG; Furthermore, trust was also proven to play a mediating role in the nexus between transactional processes, transparency, attitudes, government regulation and support and the future adoption of the "National Payment Gateway (NPG)"; this study was able to prove that public trust is a significant and crucial driver of the progressive and sustainable adoption of the national payment system..

The implications of this research indicate that continuous improvement in transaction process quality, information transparency, regulatory strengthening, and the development of positive public attitudes toward the NPG are necessary to strengthen trust and encourage sustainable future adoption. This research is expected to provide the theoretical contributions to the development of a trust-based technology adoption model and provide practical input for Bank Indonesia, banks, and stakeholders in formulating strategies to strengthen the NPG ecosystem in Indonesia.

Keywords: Transaction Process, Transparency, Government Regulatory Support, Attitude, Trust, Future Adoption, National Payment Gateway (NPG), SEM-PLS.