ABSTRAK

This study aims to determine the influence of Ease of payment and price perception on switching behavior regarding fashion shopping—specifically, the shift from offline to online channels. Advancements in digital technology and the convenience of transactions via various payment methods have driven changes in consumer shopping behavior, particularly for fashion products. Meanwhile, price perception is another crucial factor influencing the decision to switch from offline to online shopping. This study employs a quantitative method with descriptive and verification approaches. Data were collected via questionnaires distributed to 400 respondents selected through purposive sampling. The data were analyzed using validity tests, reliability tests, classical assumption tests, multiple linear regression analysis, and hypothesis testing. The results indicate that the research instruments were valid and reliable, making them suitable for analysis. Overall, Ease of payment and price perception influence consumer switching behavior in fashion shopping from offline to online. Convenient, fast, and diverse payment options, combined with prices perceived as more affordable and commensurate with value, are factors driving consumers to switch to online platforms. This study is expected to provide insights for online and offline business operators in formulating marketing strategies that are more adaptive to changing consumer behaviors. The t-test results show that Ease of payment has a positive and significant effect on switching behavior (t-value: 9.675; significance: <0.001), while price perception also has a significant effect (calculated t-value: 19.060; significance: <0.001). The F-test results indicate that Ease of payment and price perception simultaneously exert a significant influence on switching behavior (calculated F-value: 1,241,859; significance: <0.001). The coefficient of determination shows an adjusted R-square value of 0.867, meaning that Ease of payment and price perception collectively explain 86.6% of the variation in switching behavior, while the remaining 13.4% is explained by factors outside the research model.

Keywords: Ease of payment, price perception, switching behavior

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh *Ease of payment* dan persepsi harga terhadap *switching behaviour* pada belanja fashion dari offline ke online. Perkembangan teknologi digital dan kemudahan transaksi melalui berbagai metode pembayaran mendorong perubahan perilaku konsumen dalam berbelanja, khususnya pada produk fashion. Di sisi lain, persepsi harga juga menjadi faktor penting yang memengaruhi keputusan konsumen untuk berpindah dari belanja offline ke online. Penelitian ini menggunakan metode kuantitatif dengan pendekatan deskriptif dan verifikatif. Teknik pengumpulan data dilakukan melalui kuesioner kepada 400 responden yang dipilih dengan teknik *purposive sampling*. Data dianalisis menggunakan uji validitas, uji reliabilitas, uji asumsi klasik, analisis regresi linear berganda, serta uji hipotesis. hasil penelitian menunjukkan bahwa instrumen penelitian valid dan reliabel, sehingga layak digunakan dalam analisis. Secara umum, *easy of payment* dan persepsi harga memiliki pengaruh terhadap *switching behaviour* konsumen dalam belanja fashion dari offline ke online. Kemudahan pembayaran yang praktis, cepat, dan beragam serta harga yang dianggap lebih terjangkau dan sesuai manfaat menjadi faktor yang mendorong konsumen berpindah ke platform online. Penelitian ini diharapkan dapat menjadi masukan bagi pelaku bisnis online maupun offline dalam menyusun strategi pemasaran yang lebih adaptif terhadap perubahan perilaku konsumen.hasil uji tmenunjukan bahwa *easy* of payment berpengaruh positif dan signifikan terhadap switching behaviour dengan nilai t 9.675 dan nilai signifikansi <0,001, sedangkan persepsi harga berpengaruh signifikan dengan nilai t hitung sebesar19.060 dan nilai signifikansi <0,001, hasil uji f menunjukan bahwa *easy* of payment dan persepsi harga secara simultan berpengaruh dan signifikan terhadap switching behaviour.dengan nilai f hitung sebesar 1.241.859 dan nilai signifikansi <0,001, hasil koefisien determinasi menunjukan nilai adjusted R square sebesar 867 yang berari *easy* of payment dan persepsi harga secara bersama sama mampu menjelaskan variasi switching behaviour sebesar 86,6% sedangkan sisanya sebesar 13,4% dijelaskan oleh faktor lain di luar model penelitian.

Kata kunci : kemudahan pembayaran, persepsi harga, perilaku perpindahan