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# **Big Data for Innovation Payment System in E-Commerce Online Transactions**

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#### Abstract

Competition for companies that sell goods or services via e-commerce requires all companies to improve services to outrival in the competition. One aspect that has the potential to be a factor that makes a company superior is the payment method. Several choices of payment methods offered by e-commerce companies still provide opportunities for the discovery of new innovative payment methods that will facilitate e-commerce sales transactions. Companies that do not have good knowledge about the trend of e-payment methods and the development of e-payments in the future will lose in the competition. The aim of the research is to help e-commerce companies create a new, better payment method using Big Data. The research method uses a qualitative approach through observation and literature review to identify problems and investigations to find alternative solutions.

#### Keywords

Big Data, E-Payment, Method, and Online Transaction

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## **Biographies**

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**Rivaldhy N. Muhammad** is a Lecturer at the Open University which is one of the State Universities in Indonesia. holds a Bachelor of Laws degree at Khairun University Ternate and a Masters degree at Janabadra University Yogyakarta. Since becoming a Lecturer in 2018, he has been assigned to Jayapura Papua Open University as a Lecturer in the field of Legal Studies who always provides teaching and guidance to students who need good knowledge. Before becoming a lecturer, Rivaldhy N. Muhammad was a lawyer who always helped people who needed legal aid services.

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