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

Inayatulloh, Siti Elda Hiererra
Information Systems Department
School of Information System
Bina Nusantara University
Jakarta, Indonesia 11480
Inay@binus.ac.id, elda.siti@binus.ac.id

Nico Djundharto Djajasinga
Politeknik Transportasi Darat Indonesia-STTD
nico.djajasinga@ptdisttd.ac.id

Rivaldhy N. Muhammad
Study Program of Law, Faculty of Law, Social and Political Sciences
Open University, Indonesia
valdhymuhammad1@gmail.com

Maisyarah Rahmi Hasan
Islamic Economic Law Department
Faculty of Sharia
Universitas Islam Negeri Sultan Aji Muhammad Idris Samarinda,
maisyarahrahmi@iain-samarinda.ac.id

Muhammad Salman Al Farisi, Sawqi Saad El Hasan
Sekolah Tinggi Ekonomi Bisnis Syari'ah Bina Mandiri
salman@binamandiri.ac.id, sawqi@binamandiri.ac.id

Deny Jollyta
Institut Bisnis Dan Teknologi Pelita Indonesia
deny.jollyta@lecturer.pelitaindonesia.ac.id

Abstract

Competition for companies that sell goods or services via e-commerce requires all companies to improve services to outstrip their rivals. 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
Biographies

Inayatulloh SE.MMSc.CDMS.CSCA is a lecturer at Bina Nusantara University, School of Information System Jakarta Indonesia and also a doctoral candidate of computer science, experienced in managing systems in the retail, automotive, convection and education industries. research domain in e-learning, e-business, e-commerce, cloud computing, IoT and block chain technology.

Dr. Ir. Nico Djundharto Djajasinga, MSc. CPFF. IPM is a lecturer and head of the Applied Masters Study Program at the Indonesian Land Transportation Polytechnic-STTD and has competence as an examiner of railroad buildings, inspector of railway infrastructure, railway auditor and assessor of railway HR and also has expertise in the field of land transportation engineering, especially railways, service management and logistics, as well as safety and risk

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 Janabandra 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.

Maisyarah Rahmi Hasan Got bachelor from Al Azhar University, Egypt, 2008. Graduated from International Islamic University Malaysia (IIUM) for master 2012, and PhD on Islamic Revealed Knowledge and Heritage 2019. Now is a lecturer at State Islamic University Sultan Aji Muhammad Idris (UIINSI) Samarinda

Deny Jollyta is a fresh graduate of Doctoral Program from Computer Science and Information Technology of Universitas Sumatera Utara. Her academic background has obtained a scholarship from the Pelita Indonesia Foundation. Deny is currently a lecturer at the Faculty of Computer Science at Institut Bisnis dan Teknologi Pelita Indonesia in Pekanbaru Riau. As a lecturer, she had several reference books for students. Now, she is also as a Head of Learning Development and Quality Assurance Institute in her homebased.