THE IMPACT OF PERCEIVED RISK, PERCEIVED USEFULNESS, AND GOVERNMENT SUPPORT TOWARDS CASHLESS PAYMENT USAGE DURING THE COVID-19 PANDEMIC WITHIN INDONESIAN UNIVERSITY STUDENT

SKRIPSI

Disusun untuk Memenuhi Syarat Menyelesaikan Pendidikan Sarjana Terapan
(D-IV) Akuntansi Sektor Publik pada Jurusan Akuntansi
Politeknik Negeri Sriwijaya

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PALEMBANG
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DECLARATION

I hereby declare that the work was completed by myself and no portion of the work in this thesis has been submitted in support of any other degree or qualification at this or any other university or educational institution.

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ABSTRACT

THE IMPACT OF PERCEIVED RISK, PERCEIVED USEFULNESS, AND GOVERNMENT SUPPORT TOWARDS CASHLESS PAYMENT USAGE DURING THE COVID-19 PANDEMIC WITHIN INDONESIAN UNIVERSITY STUDENT

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Abstract

The main objective of this study is to examine the impact of using cashless payment during pandemic by using relationships between perceived risk, perceived usefulness, government support and intention to use cashless payment. As the COVID-19 pandemic worsens, people are concerned that a new coronavirus (SARS-Cov2) could be transmitted via physical currency. It pushes them to use cashless payment. Because there has been little research on this topic, the current study adds to the body of knowledge by investigating the effect of perceived risk, perceived usefulness, and government support on customers' intention to use a cashless payment during the COVID-19 outbreak. A quantitative approach was chosen for this study. The primary data was collected by distributing survey questionnaires via Google Form which has filled out by 213 university students in Palembang. The data collection method uses five Likert scale evaluation points. This study is discussed by using descriptive statistics, reliability analysis, correlation analysis and multiple regression. IBM SPSS 28.0 software was used to analyse the data. The findings indicate that the perceived risk and intention to use cashless payment are positively related and are of perceived usefulness and intention to use. In addition, government support also correlates positively. This research has some limitations. To begin with, it was difficult to obtain the number of respondents that I targeted due to a lack of distribution or time to obtain more respondents. Second, I didn't have enough time to finish my thesis because I still had a lot of responsibilities for other subjects. Awareness about this topic can lead to better information in people and consideration of the impact of using cashless payment due to the outbreak. How the pandemic will encourage other researchers to look more deeply into this area, such as cashless payment trends that have been encouraged to use due to the outbreak and future trends.

Keywords: Cashless Payment, Perceived Risk, Perceived Usefulness, Government Suppot, COVID-19

ACKNOWLEDGEMENT

I was able to finish this research programme attributable to the invaluable assistance, encouragement, and inspiration that I received from a number of different people as well as their active cooperation. As a result, I am in their debt, and I would like to take this opportunity to convey my sincere appreciation to them.

In the beginning, I would like to express my gratitude to my cherished lecturer, Dr. Jaizah Binti Othman, who has been a consistent source of motivation for both of us to complete this thesis. She is always ready to assist her students with anything related to their theses or research. Besides, not forgetting my supervisor Miss Siti Khadijah Binti Saleh, B.IB (Fin) and Madam Rosy Armaini, S.E., M.Si., Ak., CA. I am extremely grateful to them for all of the support, generosity, and encouragement they have given methroughout the process of reading and providing feedback on my thesis. Throughout the various stages of this study, I benefited tremendously from their consistent assistance with research protocol and discussion, as well as their sincere guidance.

Last but not least, my family, dear friends, and a special person deserve my deepest appreciation and gratitude. In particular, I would like to thank me, my cherished parents, Keluarga Ochaola, KT Pororo, Cutie Gang, my classmates and Huzaifa, who encouraged me to complete my thesis on time.

DEDICATION

This study is dedicated from the bottom of my heart to my cherished family, friends, and classmates who gave me words of advice, strength, and encouragement when I considered giving up and who continue to provide me with moral support, spiritual, emotional, and financial support. In addition, my lecturer Dr. Jaizah Binti Othman and Miss Siti Khatijah served as a source of inspiration and a pillar of support during the completion of this thesis. And finally, I would like to thank the Almighty God for providing me with guidance, strength, mind power, protection, and skills, as well as a healthy life. All of these, I offer to you.

TABLE OF CONTENTS

Chapter 1 1

INTRODUCTION..... 1

1.1 Background of the study 1

1.2 Problem statements 3

1.3 Research Objective and Questions 5

1.4 Significance of the study 6

1.5 Scope of Study 6

1.6 Proposed Chapter Organization 7

Chapter 2 8

LITERATURE REVIEW..... 8

2.1 Introduction 8

2.2 Theoretical Literature 8

2.3 Hypothesis Development 12

2.4 Theoretical Or Conceptual framework 14

2.5 Conclusion 15

Chapter 3 17

RESEARCH METHODOLOGY..... 17

3.1 Introduction 17

3.2 Research Design 17

3.3 Population of Interest and Target Sample 18

3.4 Research Intruments, Measurement and Assesment 19

3.5 Data Collection 20

3.6 Data Analysis 21

3.7 Variables 23

3.8 Conclusion 25

Chapter 4 26

DATA ANALYSIS AND FINDINGS **26**

4.1 Introduction 26

4.2 Descriptive Statistics 26

4.3 Normality Analysis 29

4.4 Reliability Analysis 30

4.5 Hypothesis Testing 30

4.6 Conclusion 37

Chapter 5 ..... ***38***

CONCLUSIONS AND RECOMMENDATIONS **38**

5.1 Introduction 38

5.2 Summary of Research Findings 38

5.3 Recommendation 39

5.4 Limitations of Study 40

5.5 Future Research 40

5.6 Conclusion 41

References **42**

Appendices ***45***

Appendix A. Questionnaire Design 45

LIST OF APPENDICES

Appendix A. Questionnaire Design.....45

LIST OF TABLES

Table 3.1: Research Instruments 19

Table 3.2: Questionnaire Design 19

Table 4.1: Descriptive Statistics 27

Table 4.2: Descriptive Statistics 28

Table 4.3: Normality Analysis 29

Table 4.4: Realibility Test (Cronbach's Alpha) 30

Table 4.5: Correlation Analysis 31

Table 4.6: Determination Test 34

Table 4.7: ANOVA Test 34

Table 4.8: Determinant Coefficient 35

Table 4.9: Summary of the hypothesis testing results 36

LIST OF FIGURES

Figure 2.1. Conceptual Framework 14