# 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

Oleh:

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POLITEKNIK NEGERI SRIWIJAYA
PALEMBANG
2023

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# **DECLARATION**

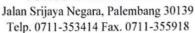
I hereby declare that the work was completed by myself and no portion of the
work in this thesis has been submitted in support of any other degree or qualification
at this or any other university or educational institution.

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# KEMENTERIAN PENDIDIKAN, KEBUDAYAAN, RISET DAN TEKNOLOGI POLITEKNIK NEGERI SRIWIJAYA







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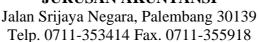
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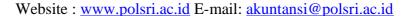
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Telah melaksanakan revisi terhadap Skripsi yang diujikan pada hari Rabu tanggal 01 bulan Juni tahun 2022. Pelaksanaan revisi terhadap Skripsi tersebut telah disetujui oleh Dosen Penguji yang memberikan revisi:

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2	-	Dr. Rizwana Md Yusof	UiTM (Malaysia)	1/6/2022

#### **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.

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#### **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.

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