

**UNDERSTANDING FACTORS INFLUENCING MOBILE PAYMENT
USAGE IN PALEMBANG, INDONESIA**



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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061840511914

POLITEKNIK NEGERI SRIWIJAYA

PALEMBANG

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DECLARATION

I hereby declare that the work has been done by our self and no portion of the work contained in this thesis has been submitted in support of any application for any other degree or qualification on this or any other university or institution of learning.

Arga Ammar Kamran

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UNDERSTANDING FACTORS INFLUENCING MOBILE PAYMENT USAGE IN PALEMBANG, INDONESIA

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Abstract

The purpose of this study is to understand and identify the factors affecting mobile payment continuance usage in Palembang, Indonesia. Nowadays, the use of mobile phones are not only for communications, but also for mobile payment services which enables users to do financial transactions with their phones. It is crucial to develop more study on this topic as mobile payment is a great substitute as it is easy to use and more efficient compared to using cash. Survey data were collected by using sample of 325 respondents from Palembang, Indonesia. Descriptive, reliability, correlation and multiple regression analysis are used to analyse the factors which include trust, perceived risk, perceived usefulness and perceived ease of use. The results indicated that trust and perceived usefulness affect continuance usage of mobile payment. Perceived risk and perceived ease of use are not found to have significant relationship with continuance usage of mobile payment. The study is conducted only in one area in Indonesia, which is Palembang, South Sumatra, Indonesia and is targeted to working adults. Thus, the results need to be generalized to other areas or countries and different results may be obtained if different groupings were used.

Keywords: *Mobile payment, Continuance Usage, Trust, Perceived risk, Perceived usefulness*

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