

**ANALYZE OF THE USE OF NON-CASH (CASHLESS)
TRANSACTION ELECTRONIC MONEY IN THE DAILY LIFE ON
INDONESIAN STUDENTS IN MSU SHAH ALAM**



FINAL PROJECT

Prepared to meet Requirements to Complete Research
Diploma IV Majoring in Public Sector Accounting
Sriwijaya State Polytechnic

By:

WAHYU TRI LESTARI

061940512772

POLITEKNIK NEGERI SRWIJAYA

PALEMBANG

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“Dan janganlah kamu berputus asa dari rahmat Allah. Sesungguhnya tiada berputus dari Rahmat Allah melainkan orang-orang yang kufur.”

(Q.S Yusuf: 87)

“Menuntut Ilmu adalah takwa menyampaikan ilmu adalah ibadah, mengulang ilmu adalah dzikir, mencari ilmu adalah jihad.”

(Imam Ghazali)

“Barangsiapa yang keluar untuk menuntut ilmu, maka ia berada di jalan Allah hingga ia pulang”

(HR Tirmidzi)

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Palembang, 26 February 2024

Researcher

DEDICATION

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**ANALYZE OF THE USE OF NON-CASH (CASHLESS) TRANSACTION
ELECTRONIC MONEY IN THE DAILY LIFE OF INDONESIAN
STUDENTS IN MSU SHAH ALAM**

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ABSTRACT

Technological developments, especially in the use of cashless transaction systems, have increased. A cashless society is also overly concerned about efficiency and effectiveness as well as security. Indications of the high use of cashless have an impact that makes Generation Z begin to switch to financial management as a means of payment for development. This study evaluates the factors that influence the Purpose and Reasons Students in Indonesia Using Non-Cash (Cashless) as a means of payment. The respondents were all Generation Z. This study used a quantitative approach. Data analysis was done by testing the classical assumption to see the normality of the data. The results of this study indicate that the risk, benefit, and trust, significantly influence the Purpose and Reasons for Using Cashless (non-cash) as a means of payment and may assist policymakers to address existing consumer concerns for a successful transition towards a cashless society.

Keywords: Electronic Money (E-Money), Generation Z, Transaction Cost

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