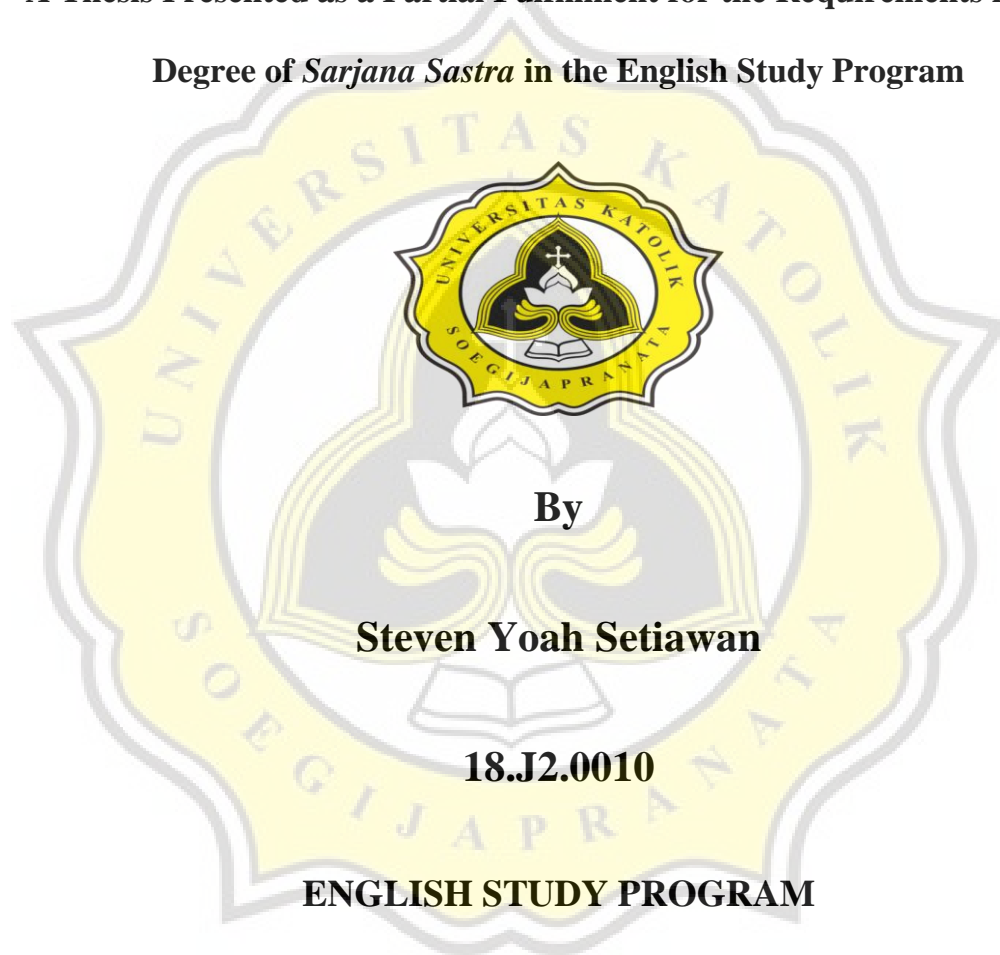


**A Study on the Perception of Semarang People towards  
Cashless Payment**

**A Thesis Presented as a Partial Fulfillment for the Requirements for the  
Degree of *Sarjana Sastra* in the English Study Program**



**By**

**Steven Yoah Setiawan**

**18.J2.0010**

**ENGLISH STUDY PROGRAM**

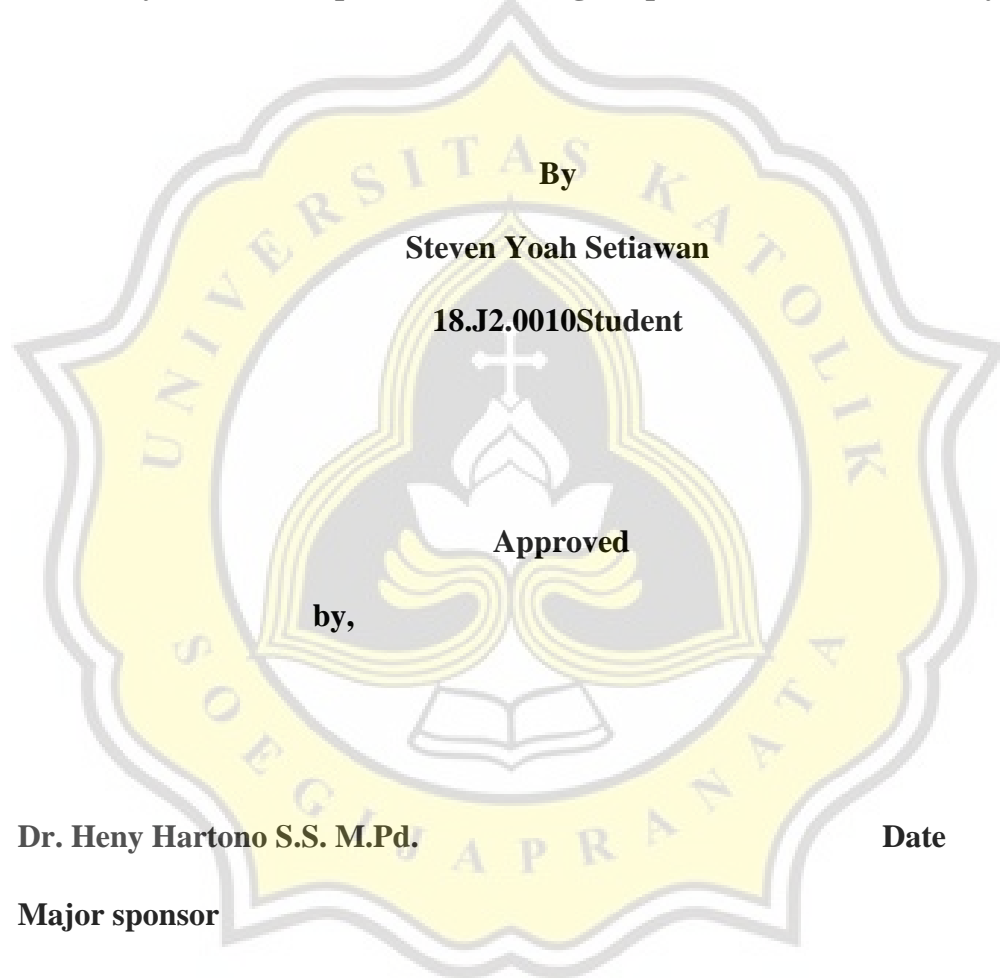
**FACULTY OF LANGUAGE AND ARTS**

**SOEGIJAPRANATA CATHOLIC UNIVERSITY SEMARANG**

**2022**

A THESIS APPROVAL

**A Study on the Perception of Semarang People Towards Cashless Payment**



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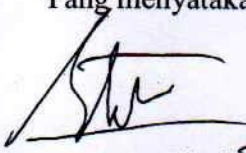
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## TABLE OF CONTENTS

<b>Page of Title</b>	i
<b>Page of Approval</b>	ii
<b>Board of Examiner</b>	iii
<b>Acknowledgement</b>	iv
<b>Tables of Contents</b>	v
<b>List of Tables</b>	vi
<b>Abstract</b>	vii
<b>Abstrak</b>	viii
<b>Chapter 1</b>	1
<b>Introduction</b>	1
1.1 Background	1
1.2 Field of the Study	5
1.3 Scope of the Study	5
1.4 Problem Formulation	5
1.5 Objectives of the Study	5
1.6 Significance of the Study	6
1.7 Definition of Term	6
<b>Chapter 2</b>	10
<b>Review of Literature</b>	10
2.1 Technology	10
2.2 Payment	11
2.3 Cash Payment	12
2.4 Cashless	14
2.5 Perception	16
2.6 Debit and Credit Card	17
2.7 E Money	18

2.8 Scan QR Code	19
<b>Chapter 3</b>	19
<b>Method of Data Collection and Analysis</b>	19
3.1 Method of Data Collection	19
3.1.1 Participants	20
3.1.2 Instrument	20
3.1.3 Procedures	20
3.1.4 Data analysis	21
<b>Chapter 4</b>	22
<b>Data Analysis</b>	22
4.1 Reability dan Validity	23
4.2 Semarang People's Perception of Cashless Payment	24
4.2.1. Providing Convenience in Transactions	25
4.2.2. Possibility to check Transactions Records Easily	25
4.2.3. Practicality in Bringing Money	26
4.2.4.A Well Maintained Security System	26
4.2.5. Discount and Cashback	27
4.2.6. A Little Risk of Fraud	28
4.2.7. Using Cashless Payment Anywhere and Anytime	29
4.2.8. Providing Lower Price	30
4.2.9. Large Balance Capacity	31
4.2.10. Providing Easy Learning of Digital Wallet Page	32
<b>Chapter 5</b>	33
5.1 Conclusion	33
5.2 Suggestion	33
<b>Bibliography</b>	34
<b>Appendix</b>	37

## LIST OF TABLES

Tables 4.1	Validity of the instrument
Tables 4.2	Reliability Coefficient Interpretation
Tables 4.3	Reliability
Tables 4.4	The Descriptive Statistic
Tables 4.5	Providing Convenience in Transaction
Tables 4.6	The mean of statement 1
Tables 4.7	Using cashless payment, I can check transaction records easily.
Tables 4.8	The mean of statement 2
Tables 4.9	Using cashless payment is more practical as there is no need to carry cash.
Tables 4.10	The mean of statement 3
Tables 4.11	Cashless payment has a safe security system.
Tables 4.12	The mean of statement 4
Tables 4.13	Cashless payment provides discount promos and cashback.
Tables 4.14	The mean of statement 5
Tables 4.15	Cashless payment has little risk of fraud.
Tables 4.16	The mean of statement 6
Tables 4.17	Cashless payment can be used anywhere and anytime.
Tables 4.18	The mean of statement 7
Tables 4.19	Using cashless payment, I can get much lower prices.
Tables 4.20	The mean of statement 8
Tables 4.21	Cashless payment can save a large amount of balance
Tables 4.22	The mean of statement 9
Tables 4.23	Cashless payment has a digital wallet page that is easy to learn
Tables 4.24	The mean of statement 10

## ABSTRACT

People used to trade via barter before technology became as advanced as it is now. People used to exchange commodities or services under the barter system because technology has advanced, and the payment method has changed, beginning with bartering and progressing to coins and paper money. This study aims to see Semarang people's perception of the use of cashless payment. This study used a quantitative method where the researcher used a closed-ended questionnaire with a one-to-four-point scale comparison, with a scale of strongly disagree, disagree, agree, and strongly agree. The result shows that the participants have a positive perception of the use of cashless payment. The mean is 3.329 (more than 2.5), meaning that they perceive the statement positively.



## ABSTRAK

Dahulu orang berdagang melalui barter sebelum teknologi menjadi secanggih sekarang. Orang biasa menukar komoditas atau jasa dengan sistem barter karena teknologi sudah maju, dan metode pembayaran telah berubah, dimulai dengan barter dan berkembang menjadi koin dan uang kertas. Penelitian ini bertujuan untuk melihat persepsi masyarakat Semarang terhadap penggunaan pembayaran nontunai. Penelitian ini menggunakan metode kuantitatif dimana kuesioner tertutup digunakan dengan perbandingan skala satu sampai empat poin, dengan skala sangat tidak setuju, tidak setuju, setuju, dan sangat setuju. Hasilnya menunjukkan bahwa partisipan memiliki persepsi yang positif terhadap penggunaan pembayaran nontunai. Rata-ratanya adalah 3,329 (lebih dari 2,5), artinya mereka mempersepsikan pernyataan tersebut secara positif.

