

To answer the research question, the data collected were analyzed using descriptive statistics. The researcher found out whether the respondents had positive or negative perceptions toward cashless payment and how Semarang people perceive the cashless payment had different options. This study was carried out based on the theoretical foundation and interpreted in line with the research question. To determine the perceptions of the respondents, the writer used this parameter: if the average of the perception is the same or above 2.5, the perception is said to be positive and if the average of the perception is under 2.5, the perception is said to be negative. Then the analysis of each item in the questionnaire would also be discussed in detail.



CHAPTER 4

DATA ANALYSIS

The respondents of his study were 100 people who were dominated by adults aged over 25 years as many as 65 respondents and the remaining 35 respondents aged 18 to 25 years,

4.1 Reliability dan Validity

To know the reliability and the validity of the instrument, the researcher conducted a pilot study to 10 respondents. The following is the result

Table 4.1

Validity of the instrument

No	R Value	R table	Sig	Remark
1	0.836	0.632	0.003	VALID
2	0.780	0.632	0.008	VALID
3	0.693	0.632	0.026	VALID
4	0.725	0.632	0.018	VALID
5	0.654	0.632	0.040	VALID
6	0.673	0.632	0.033	VALID
7	0.636	0.632	0.048	VALID
8	0.720	0.632	0.019	VALID
9	0.734	0.632	0.016	VALID
10	0.651	0.632	0.042	VALID
Total	1	0.632	0	VALID

The table shows that all the items are valid because they R value is higher than the r table. , so they can be used to do the research.

Table 4.2

Reliability Coefficient Interpretation

Cronbach's alpha	Internal consistency
$\alpha \geq 0.9$	Excellent
$0.9 > \alpha \geq 0.8$	Good
$0.8 > \alpha \geq 0.7$	Acceptable
$0.7 > \alpha \geq 0.6$	Questionable
$0.6 > \alpha \geq 0.5$	Poor
$0.5 > \alpha$	Unacceptable

Table 4.3

Reliability

Reliability Statistics

Cronbach's Alpha	N of Items
.806	11

This is the table of reliability coefficient values. If the value is below 0.8, the items are not reliable. The following table shows that questionnaire part one is reliable meaning that the questionnaire is trusted. When the questionnaire is used, the quality of being trustworthy or of performing consistently well.

4.2 Semarang People's Perception of Cashless Payment

To get the data, the writer used a questionnaire which consists of ten statement on cashless payment. The questionnaire was distributed to 100 participants through Google Forms. The following are the results of the data analysis.

Table 4.4

The Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
VAR00001	100	2.00	4.00	3.3900	.51040
VAR00002	100	1.00	4.00	3.4200	.55377
VAR00003	100	1.00	4.00	3.3800	.54643
VAR00004	100	2.00	4.00	3.3400	.55450
VAR00005	100	1.00	4.00	3.3100	.58075
VAR00006	100	2.00	4.00	3.3200	.73691
VAR00007	100	2.00	4.00	3.4100	.51434
VAR00008	100	1.00	4.00	3.0800	.56282
VAR00009	100	2.00	4.00	3.2600	.57945

VAR00010	100	2.00	4.00	3.3800	.52762
Valid N (listwise)	100				

All the data show that the mean is higher than 2.5 Thus, it shows that the participants perceive cashless payment as a positive payment, whereas the average is 3.329. The following discusses each statement.

4.2.1 Providing Convenience in Transactions

The following table shows the participants' perception of providing convenience in Transactions.

Table 4.5

Providing Convenience in Transaction

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.0	1.0	1.0
	3.00	59	59.0	59.0	60.0
	4.00	40	40.0	40.0	100.0
	Total	100	100.0	100.0	

Almost all of the respondents agree with the statement (*cashless payment provides convenience in transaction*). The participants like cashless payment because it provides convenience in transactions. There is only one percent who chose *disagree*. 59% chose to agree and 40 % chose *strongly agree*. They have a positive perception of this as the mean is 3.3900 as it can be seen in the following table.

Table 4.6

The mean of statement 1

N	Valid	100
	Missing	0
Mean		3.3900
Median		3.0000
Mode		3.00

The median is 3, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.2 Possibility to check Transactions Records Easily

The second statement is *Using cashless payment, I can check transaction records easily*. The following is the data.

Table 4.7

Using cashless payment, I can check transaction records easily.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0
	3.00	55	55.0	56.0
	4.00	44	44.0	100.0
Total	100	100.0	100.0	

Almost all respondents agree with the statement (*able to view transaction records easily*). There is only one percent who disagree, and the rest of the respondents chose agree because with 1 digital wallets they can easily see the recorded transactions of the user.

Table 4.8

The mean of statement 2

N	Valid	100
	Missing	0
Mean		3.4200
Median		3.0000
Mode		3.00

The median is 3.42, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.3 Practicality in Bringing Money

The third statement is *Using cashless payment is more practical as there is no need to carry cash*. The following table shows the participants’ opinion on it.

Table 4.9

Using cashless payment is more practical as there is no need to carry cash.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	3.00	59	59.0	59.0	60.0
	4.00	40	40.0	40.0	100.0
Total		100	100.0	100.0	

Almost all the respondents chose to agree to the statement (*Using cashless payment is more practical as there is no need to carry cash.*) and only one percent choose to disagree. They believe that cashless payment is very practical because it is easy for the respondents to bring it.

Table 4.10

The mean of statement 3

N	Valid	100
	Missing	0
Mean		3.3800
Median		3.0000
Mode		3.00

The median is 3.338, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.4 A Well Maintained Security Systems

Statement four is on a well maintained security systems. The statement is *Cashless payment has a safe security system.* The following is the result.

Table 4.11

Cashless payment has a safe security system.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	4	4.0	4.0	4.0
	3.00	58	58.0	58.0	62.0
	4.00	38	38.0	38.0	100.0
	Total	100	100.0	100.0	

In a statement (*Cashless payment has a safe security system.*) there four percents of the respondents are choose disagree and the rest are choose agree. Some of digital wallet are have bad security system so the respondents prefer not to always using it.

Table 4.12

The mean of statement 4

N	Valid	100
	Missing	0
Mean		3.3400
Median		3.0000
Mode		3.00

The median is 3.34, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.5 Discounts and Cashback

The fifth statement is *Cashless payment provides discount promos and cashback.*

The following table shows the participants’ perception of it.

Table 4.13

Cashless payment provides discount promos and cashback.

	Frequency	Percent	Valid Percent	Cumulative Percent
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Valid	1.00	1	1.0	1.0	1.0
	2.00	3	3.0	3.0	4.0
	3.00	60	60.0	60.0	64.0
	4.00	36	36.0	36.0	100.0
	Total	100	100.0	100.0	

In this statement (*Cashless payment provides discount promos and cashback.*) there 4 percents of respondents are choose disagree and the rest there are 96 percents are choose agree because some of the digital wallet also provided discounts and cashback for the user ini the minimum purchase.

Table 4.14

The mean of statement 5

N	Valid	100
	Missing	0
Mean		3.3100
Median		3.0000
Mode		3.00

The median is 3.31, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.6 A Little Risk of Fraud

The sixth statement is *Cashless payment has little risk of fraud.* The following table shows the participants’ perception of it.

Table 4.15

Cashless payment has little risk of fraud.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	16	16.0	16.0	16.0
	3.00	36	36.0	36.0	52.0
	4.00	48	48.0	48.0	100.0
	Total	100	100.0	100.0	

There are 16 percent who choose disagree in this statement (*Cashless payment has little risk of fraud.*) and the rest of respondents are still choose agree because of the security system of the digital wallets are safe so respondents are rely on the digital wallets itself.

Table 4.16

The mean of statement 6

N	Valid	100
	Missing	0
Mean		3.3200
Median		3.0000
Mode		4.00

The median is 3.32, and the mode is 3, meaning that most of the participants chose “Agree”

4.2.7 Using Cashless Payment Anywhere and Anytime

The seventh statement is *Cashless payment can be used anywhere and anytime.* The following table shows the participants’ perception of it.

Table 4.17

Cashless payment can be used anywhere and anytime.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	1	1.0	1.0	1.0
	3.00	57	57.0	57.0	58.0
	4.00	42	42.0	42.0	100.0
Total		100	100.0	100.0	

From this statement (*Cashless payment can be used anywhere and anytime.*) there only one percent are choose disagree and the rest of respondents there 99 percents

are choose agree, because the practicality of the digital wallet so it can be used in anywhere and anytime without waiting in ATM.

Table 4.18

The mean of statement 7

N	Valid	100
	Missing	0
Mean		3.4100
Median		3.0000
Mode		3.00

The median is 3.41, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.8 Providing Lower Price

The eight statement is *Using cashless payment, I can get much lower prices.*

The following table shows the participants’ perception of it.

Table 4.19

Using cashless payment, I can get much lower prices.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	1.00	1	1.0	1.0	1.0
	2.00	9	9.0	9.0	10.0
	3.00	71	71.0	71.0	81.0
	4.00	19	19.0	19.0	100.0
	Total	100	100.0	100.0	

For statement 8 (*Using cashless payment, I can get much lower prices.*) there are 90 percent who choose agree and the rest of the respondents are 10 percents choose disagree because of some digital wallets do not give a cheap price when the user used it as a method for a payment.

Table 4.20

The mean of statement 8

N	Valid	100
	Missing	0
Mean		3.0800
Median		3.0000
Mode		3.00

The median is 3.08, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.9 Large Balance Capacity

The nine statement is *Cashless payment can save a large amount of balance*. The following table shows the participants’ perception of it.

Table 4.21

Cashless payment can save a large amount of balance

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	7	7.0	7.0	7.0
	3.00	60	60.0	60.0	67.0
	4.00	33	33.0	33.0	100.0
Total		100	100.0	100.0	

93 percent of the respondents agree to the statement (*Cashless payment can save a large amount of balance*.) and the rest of the respondents there are 7 percents choose disagree because some of digital wallet do not have a large balance capacity.

Table 4.22

The mean of statement 9

N	Valid	100
	Missing	0
Mean		3.2600
Median		3.0000

Mode 3.00

The median is 3.326, and the mode is 3, meaning that most of the participants chose “ Agree”

4.2.10 Providing Easy Learning of Digital Wallet Page

The ten statement is *Cashless payment has a digital wallet page that is easy to learn*. The following table shows the participants’ perception of it.

Table 4.23

Cashless payment has a digital wallet page that is easy to learn.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	2.00	2	2.0	2.0	2.0
	3.00	58	58.0	58.0	60.0
	4.00	40	40.0	40.0	100.0
	Total	100	100.0	100.0	

In the statement (*Cashless payment has a digital wallet page that is easy to learn.*) 98 percent of the respondents agree because the easy digital wallet page can be learned by the user, but 2 percent of the respondents disagree.

Table 4.24

The mean of statement 10

N	Valid	100
	Missing	0
Mean		3.3800
Median		3.0000
Mode		3.00

The median is 3.38, and the mode is 3, meaning that most of the participants chose “ Agree”