

CHAPTER 5

CONCLUSION AND SUGGESTION

5.1. Conclusion

Based on the formulation of the problem, hypothesis, and study findings, it is possible to infer that the research named "A Study on the Perception of Semarang People Towards Cashless Payment" has a positive and substantial effect. The purpose of this research is to find out what individuals in Semarang think about non-cash transactions utilizing digital wallets. It is obtained based on data seen and validated for veracity by researchers:

People in Semarang city perceive cashless payments positively because they provide convenience in transactions. It is more practical not to bother carrying money, have a good security system that minimizes the risk of fraud, have an easy-to-use digital wallet page that allows you to view transaction records easily, and are more flexible because they can be used anywhere and at any time. According to this research, the average community rating is 3.309 on a scale of 1 to 4. Using cashless makes daily activities easier.

5.2. Suggestion

Based on the findings of the research, discussion, conclusions, and limits of previous research, the researcher recognizes that there are still many flaws in this study, but it is expected to make a helpful contribution:

1. People in Semarang who have never used a digital wallet can give it a try considering using a digital wallet is highly useful and improves the activities of the people in Semarang.
2. It is up to researchers and readers to broaden their research by taking into account additional aspects that impact people's perceptions of non-cash payments utilizing digital wallets in Semarang. The goal is that it will be utilized again as a source of data and reference in the future, and that more study will be conducted based on more detailed and full material.

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