

- 1 Cashless payment provides convenience in transactions.
- 2 Using cashless payment, I can check transaction records easily.
- 3 Using cashless payment is more practical as there is no need to carry cash.
- 4 Cashless payment has a safe security system.
- 5 Cashless payment provides discount promos and cashback.
- 6 Cashless payment has little risk of fraud.
- 7 Cashless payment can be used anywhere and anytime.
- 8 Using cashless payment, I can get much lower prices.
- 9 Cashless payment can save a large amount of balance.
- 10 Cashless payment has a digital wallet page that is easy to learn.

The questionnaire below uses a scale with reference: strongly disagree, disagree, agree, and strongly agree. Respondents are required to fill in the table below by selecting one in the column provided.

Statement	Strongly disagree	disagree	agree	Strongly agree
Cashless payment provides convenience in transactions.				
Using cashless payment, I can check				

transaction records easily.				
Using cashless payment is more practical as there is no need to carry cash.				
Cashless payment has a safe security system.				
Cashless payment provides discount promos and cashback.				
Cashless payment has little risk of fraud.				
Cashless payment can be used anywhere and anytime.				
Using cashless payment, I can get				

much lower prices.				
Cashless payment can save a large amount of balance.				
Cashless payment has a digital wallet page that is easy to learn.				

APPENDIX 2

SPSS

Reliability Statistic

Reliability Statistics

Cronbach's Alpha	N of Items
.806	11

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

Validity of the instruments

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

Descriptive Statistic

	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				

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	

Table 4.6

The mean of statement 1

N	Valid	100
	Missing	0
Mean		3.3900
Median		3.0000
Mode		3.00

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	1.0
	3.00	55	55.0	55.0	56.0
	4.00	44	44.0	44.0	100.0
	Total	100	100.0	100.0	

Table 4.8

The mean of statement 2

N	Valid	100
	Missing	0
Mean		3.4200
Median		3.0000
Mode		3.00

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	

Table 4.10

The mean of statement 3

N	Valid	100
	Missing	0
Mean		3.3800
Median		3.0000
Mode		3.00

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	

Table 4.12

The mean of statement 4

N	Valid	100
	Missing	0
Mean		3.3400
Median		3.0000
Mode		3.00

Table 4.13

Cashless payment provides discount promos and cashback.

		Frequency	Percent	Valid Percent	Cumulative Percent
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	

Table 4.14

The mean of statement 5

N	Valid	100
	Missing	0
Mean		3.3100
Median		3.0000
Mode		3.00

Table 4.1

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	

Table 4.16

The mean of statement 6

N	Valid	100
	Missing	0
Mean		3.3200
Median		3.0000
Mode		4.00

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	

Table 4.18

The mean of statement 7

N	Valid	100
	Missing	0
Mean		3.4100
Median		3.0000
Mode		3.00

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	

Table 4.20

The mean of statement 8

N	Valid	100
	Missing	0
Mean		3.0800
Median		3.0000
Mode		3.00

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	

Table 4.22

The mean of statement 9

N	Valid	100
	Missing	0
Mean		3.2600
Median		3.0000
Mode		3.00

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	

Table 4.24

The mean of statement 10

N	Valid	100
	Missing	0
Mean		3.3800
Median		3.0000
Mode		3.00

PAPER NAME

TA-18J20010.docx

WORD COUNT 6681 Words

CHARACTER COUNT 34673

Characters

PAGE COUNT 38 Pages

FILE SIZE

214.1 KB

SUBMISSION DATE

Feb 17, 2023 1:52 PM GMT+7

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