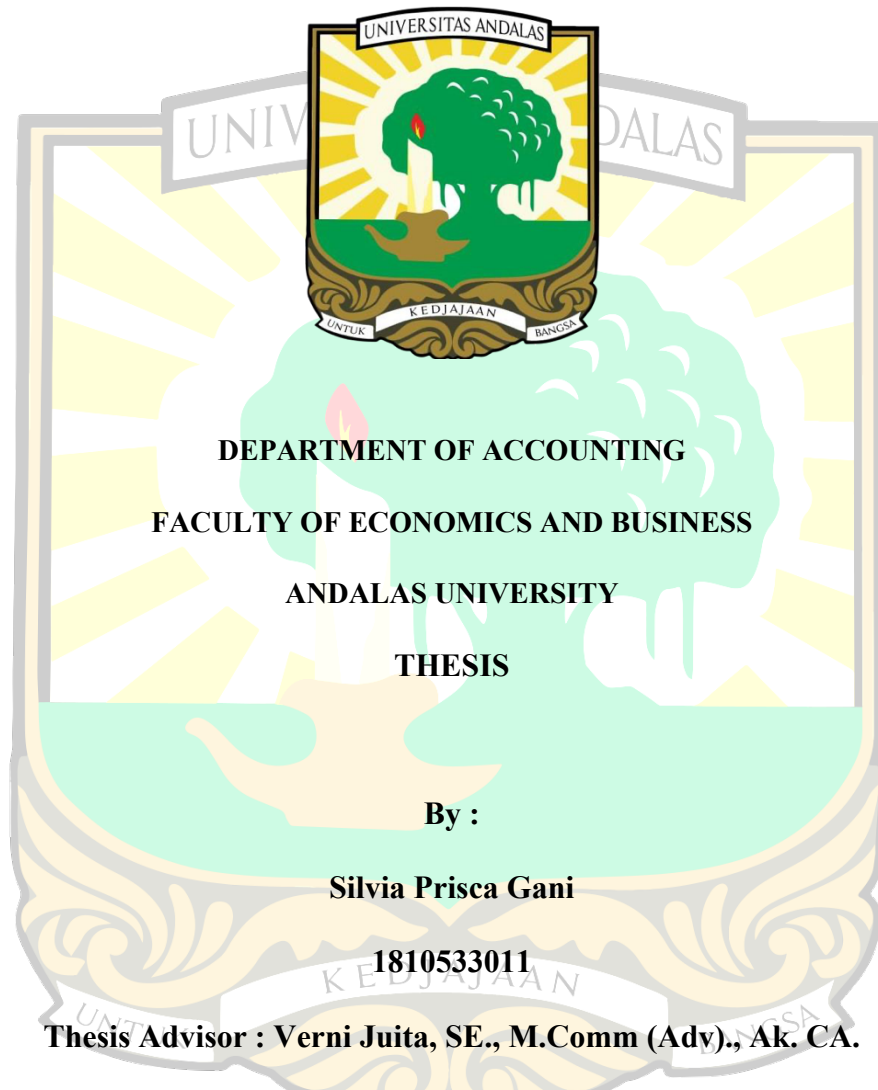


**THE IMPACT OF PERCEIVED RISK AND DIGITAL FINANCIAL
LITERACY IN INTENTION TO USE PAY LATER AMONG GENERATION
X, Y, AND Z**



Submitted to fulfill the requirements to obtain a bachelor degree in accounting

PADANG 2022

DEPARTMENT OF ACCOUNTING
FACULTY OF ECONOMICS AND BUSINESS
ANDALAS UNIVERSITY

THESIS APPROVAL LETTER

Herewith, stated that:

Name : **SILVIA PRISCA GANI**

Student ID : 1810533011

Degree : Bachelor Degree (S1)

Field of Study : International Accounting

Thesis Title : **The Impact of Perceived Risk And Digital Financial Literacy in Intention to Use Pay Later Among Generation X, Y, And Z**

Has already passed the thesis seminar on July, 15th, 2022 based on procedures and regulation prevailed in the Faculty of Economics, Andalas University

Padang, 31 Augustst 2022

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LETTER OF STATEMENT

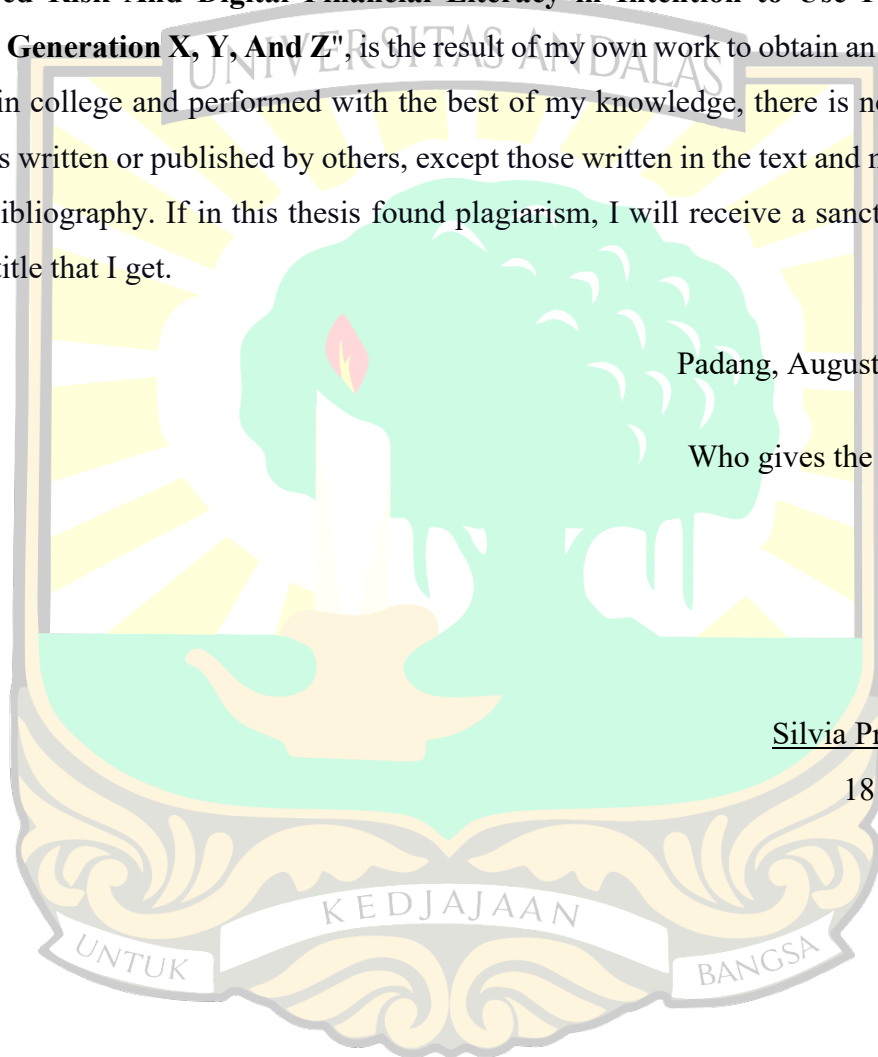
I am who undersign this letter hereby declare that the thesis entitled: "**The Impact of Perceived Risk And Digital Financial Literacy in Intention to Use Pay Later Among Generation X, Y, And Z**", is the result of my own work to obtain an academic degree in college and performed with the best of my knowledge, there is no work or opinions written or published by others, except those written in the text and mentioned in the bibliography. If in this thesis found plagiarism, I will receive a sanction given for the title that I get.

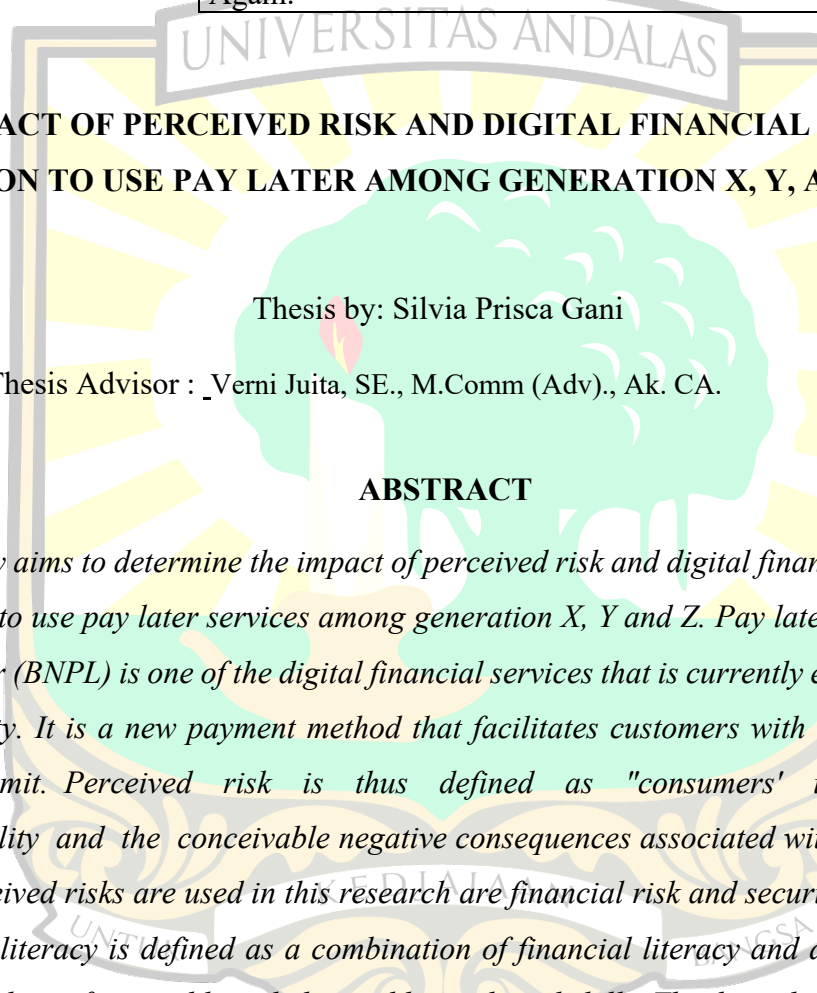
Padang, August 31st 2022

Who gives the statement

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BIODATA			
a). Place/Date of Birth: Purwakarta, April 27 th , 1999 b). Parent's Name: Farly Gani and Siska Ekawati c). Faculty: Economics and Business d). Major: International Accounting e). ID Number: 1810533011 f). Graduation Date: September, 10 th 2022 g). Grade: Cum Laude h). Length of Study: 4 years and 1 month. i). Parent's Address: Vila Gita Permai, Lavender 18, Tilatang Kamang, Agam.			
<div style="text-align: center;">  </div> <p>THE IMPACT OF PERCEIVED RISK AND DIGITAL FINANCIAL LITERACY IN INTENTION TO USE PAY LATER AMONG GENERATION X, Y, AND Z</p> <p>Thesis by: Silvia Prisca Gani</p> <p>Thesis Advisor : Verni Juita, SE., M.Comm (Adv.), Ak. CA.</p> <p>ABSTRACT</p> <p><i>This study aims to determine the impact of perceived risk and digital financial literacy in intention to use pay later services among generation X, Y and Z. Pay later or Buy-Now-Pay-Later (BNPL) is one of the digital financial services that is currently emerging in the community. It is a new payment method that facilitates customers with credit within a certain limit. Perceived risk is thus defined as "consumers' impression of vulnerability and the conceivable negative consequences associated with the FinTech. The perceived risks are used in this research are financial risk and security risk. Digital financial literacy is defined as a combination of financial literacy and digital literacy, including basic financial knowledge and basic digital skills. The data obtained were 473 respondents spread throughout Indonesia. Data collection uses questionnaires distributed through Google Forms on several social media applications. The approach in this research is quantitative and the design in this study is hypothesis testing which aims to test the effect of each variable. The results of the study indicate that digital</i></p>			

financial literacy has a significant and positive impact in intention to use pay later service among Generations X, Y and Z. Each generations that participated in this research have an adequate knowledge that can affect their intention to use pay later feature. However, perceived financial risk has a significant and positive impact in intention to use pay later service only in Generation Z and perceived security risk is proven to have no significant impact in each generations.

Keywords: *Perceived Risk, Financial Risk, Security Risk, Digital Financial Literacy, Generation X, Generation Y and Generation Z.*

