



UNIVERSITAS ANDALAS

ACCOUNTING DEPARTMENT

FACULTY OF ECONOMICS

ANDALAS UNIVERSITY

THESIS

**FACTORS AFFECTING USER PREFERENCES AND PERCEIVED BENEFITS IN  
USING DIGITAL PAYMENTS IN WEST SUMATRA**

By:

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*Submitted to fulfill the requirements in order to obtain bachelor degree in economics*

UNTUK KEDJAJAAN BANGSA

**PADANG**

**2019**

ACCOUNTING DEPARTMENT

ECONOMIC FACULTY

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**THESIS APPROVAL LETTER**

Herewith, Head of Accounting Department, Head of Accounting International Program and Thesis Advisor, stated that:

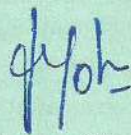
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Padang, April 26<sup>th</sup> 2019

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## **FACTORS INFLUENCING USER PREFERENCES AND PERCEIVED BENEFITS OF USING DIGITAL PAYMENT IN WEST SUMATRA**

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### **ABSTRACT**

*This research is descriptive exploratory research that aims to explore the factors influencing the user preferences and benefits perceived of using digital payments in West Sumatra. It used literature studies and questionnaire survey through Google Form to achieve the objective of this research. Based on a survey of 242 respondents, the results showed that the factors that influence user preferences in using digital payments are transaction efficiency, convenience, compatibility, perceived benefits, perceived ease of use, attractive discounts, social influences, and trust. Of all these factors, transaction efficiency was found to have the strongest influence. Moreover, the benefits felt by users are also identified. Diminished refunds in non-monetary forms, less waiting time in transactions, no need to take cash before making transactions, the exact number of transactions and faster transaction processing are reported as the top five benefits felt by the digital payment users. The outcomes of this study enhance the current knowledge about the digital payment adoption particularly in Indonesia. They can also be used by service providers to devise appropriate strategies to encourage wider adoption of digital payment*

*Keywords: exploration, factors influencing, perceived benefits, digital payment*


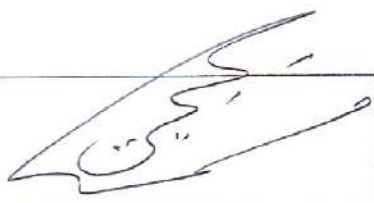
## ABSTRAK

Penelitian ini adalah penelitian eksplorasi deskriptif yang bertujuan untuk mengeksplorasi faktor-faktor yang mempengaruhi preferensi dan manfaat yang dirasakan oleh pengguna dalam menggunakan pembayaran digital di Sumatera Barat. Penelitian ini dilakukan dengan studi literatur dan survei kuesioner melalui Google Form. Berdasarkan survei terhadap 242 responden, ditemukan bahwa faktor-faktor yang mempengaruhi preferensi pengguna dalam menggunakan pembayaran digital adalah efisiensi transaksi, kenyamanan, kompatibilitas, manfaat yang dirasakan, kemudahan penggunaan, diskon menarik, pengaruh sosial, dan kepercayaan. Dari semua faktor ini, efisiensi transaksi ditemukan memiliki pengaruh paling kuat. Manfaat yang dirasakan oleh pengguna dalam menggunakan pembayaran digital juga diidentifikasi. Mengurangi pengembalian uang dalam bentuk non-moneter, seperti permen, mengurangi waktu tunggu dalam transaksi, tidak perlu mengambil uang tunai sebelum melakukan transaksi, jumlah transaksi yang tepat, dan pemrosesan transaksi lebih cepat dilaporkan sebagai lima manfaat teratas yang dirasakan oleh pengguna pembayaran digital. Hasil dari penelitian ini meningkatkan pengetahuan saat ini tentang adopsi dan penggunaan pembayaran digital khususnya di Indonesia. Selain itu, hasil penelitian ini dapat juga dapat digunakan oleh penyedia layanan untuk merancang strategi yang tepat untuk mendorong adopsi pembayaran digital yang lebih luas.

**Kata kunci:** eksplorasi, faktor-faktor yang mempengaruhi, manfaat yang dirasakan, pembayaran digital.

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This thesis has already examined on March 15<sup>th</sup>, 2019. The abstract has already approved by thesis advisor and examiner.

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