TECHNOLOGY ACCEPTANCE MODEL IN ADOPTING P2P MOBILE PAYMENT ON INTENTION TO USE AMONG THE PEOPLE OF WEST SUMATRA

THESIS

Submitted as Partial Fulfillment of the Requirement for Undergraduate Degree in Accounting

By:

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DEPARTMENT OF ACCOUNTING

FACULTY OF ECONOMIC

UNIVERSITY OF ANDALAS

PADANG

2023

ACCOUNTING DEPARTMENT ECONOMICS AND BUSINESS FACULTY

ANDALAS UNIVERSITY

THESIS APPROVAL LETTER

Here with, stated that:

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Field of Study : International Accounting

Thesis Title : TECHNOLOGY ACCEPTANCE MODEL IN ADOPTING P2P

MOBILE PAYMENT ON INTENTION TO USE AMONG THE

PEOPLE IN WEST SUMATRA

Has already passed the thesis seminar on October 17, 2023, based on procedures and regulation prevailed in the Faculty of Economics and Business, Andalas University.

Padang, December 23, 2023

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TECHNOLOGY ACCEPTANCE MODEL IN ADOPTING P2P MOBILE PAYMENT ON INTENTION TO USE AMONG THE PEOPLE OF WEST SUMATRA

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ABSTRACT

In this era, many payments have been shifted from using cash to payments using applications and cards (non-cash). One of the many fintech developments used by the public today is Peer to Peer (P2P) mobile payments. P2P mobile payment is one of the mobile payments that uses mobile applications. This research aims to find out factors influence the intention of the people of West Sumatra to use P2P mobile payments. The data collection technique used in this research is quantitative methods. This study uses primary data obtained from questionnaires filled in directly by respondents. The results of this research are that perceived ease of use does not influence people's intention to use P2P mobile payment, while perceived usefulness and trust influence people's intention to use P2P mboile payment.

Keywords: P2P Mobile Payment, TAM, Technology Accaptance Model, Fintech

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