



**ACCOUNTING DEPARTMENT
FACULTY OF ECONOMICS AND BUSINESS**

UNIVERSITAS ANDALAS

UNDERGRADUATE THESIS

**THE ROLE OF DIGITAL FINANCIAL LITERACY, ONLINE SECURITY
BEHAVIOR, AND FACTORS IN UTAUT ON CONTINUANCE
INTENTION OF DIGITAL PAYMENT UTILIZATION**

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Submitted as Part of the Requirements for Obtaining a Bachelor's Degree in

Accounting

PADANG

2025

ACCOUNTING DEPARTMENT
FACULTY OF ECONOMICS AND BUSINESS
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THESIS APPROVAL LETTER

Herewith, stated that:

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Thesis Title : **THE ROLE OF DIGITAL FINANCIAL LITERACY,
ONLINE SECURITY BEHAVIOR, AND FACTORS IN
UTAUT ON CONTINUANCE INTENTION OF
DIGITAL PAYMENT UTILIZATION**

Has already passed the thesis seminar on July 9th, 2025 based on procedures and regulation prevailed in the Faculty of Economic and Business, Andalas University.


Padang, August 25th 2025

**Head of International Accounting
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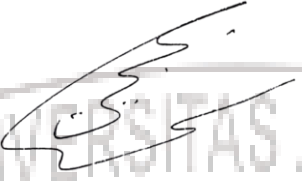
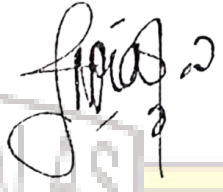
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	<p align="center">BIODATA</p> <p>a) Place/Date of Birth: Solok, December 29th 2002 b) Parent's Name: Hardi Kardanus and Sasri Yanti c) Faculty: Economics and Business d) Major: International Accounting e) ID Number: 2110532037 f) Graduation Date: September 6th 2025 g) Grade: Cum Laude h) GPA: 3.88 i) Length of Study: 3 years and 11 months. j) Parent's Address: Jl. Batu-Batupang, Koto Baru, Solok.</p>		
<p align="center">THE ROLE OF DIGITAL FINANCIAL LITERACY, ONLINE SECURITY BEHAVIOR, AND FACTORS IN UTAUT ON CONTINUANCE INTENTION OF DIGITAL PAYMENT UTILIZATION</p> <p align="center">Thesis by: Dinda Dwi Ananta</p> <p align="center">Thesis Advisor: Dr. Verni Juita, S.E., M.Comm (adv)., Ak., CA</p> <p align="center">ABSTRACT</p> <p><i>With the rapid increase in the use of digital payments, various transaction security risks have also emerged. These risks lead to financial and non-financial losses for users. In response to this phenomenon, this study aims to examines the factors determining the continuance utilization of digital payment, focusing on digital financial literacy (DFL), online security behavior (OSB), and the constructs of the Unified Theory of Acceptance and Use of Technology (UTAUT). Using a quantitative approach, data was collected from 449 respondents through snowball sampling. Data analysis using the SEM-PLS method revealed that online security behavior, performance expectations, social influence, and facilitating conditions significantly influence the intention to continue using digital payments.</i></p> <p>Keywords: Digital payment, continuance intention, digital financial literacy, online security behavior, UTAUT</p>			

ABSTRACT

With the rapid increase in the use of digital payments, various transaction security risks have also emerged. These risks lead to financial and non-financial losses for users. In response to this phenomenon, this study aims to examine the factors determining the continuance utilization of digital payment, focusing on digital financial literacy (DFL), online security behavior (OSB), and the constructs of the Unified Theory of Acceptance and Use of Technology (UTAUT). Using a quantitative approach, data was collected from 449 respondents through snowball sampling. Data analysis using the SEM-PLS method revealed that online security behavior, performance expectations, social influence, and facilitating conditions significantly influence the intention to continue using digital payments.

Key words: *Digital payment, continuance intention, digital financial literacy, online security behavior, UTAUT.*

This thesis has already examined on July 9th, 2025 and approved by thesis advisor and thesis examiner:

Signature	1.	2.
		
Name	Dr. Verni Juita, S.E., M.Comm (adv)., Ak. CA	Dian Yuni Anggraeni, S.E., Ms.Ak

Acknowledge:

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Alumnae has already registered at Faculty/University and gets alumna's number:

	Staff of Faculty/University	
Alumna's Number at Faculty	Name:	Signature:
Alumna's Number at University	Name:	Signature:

LETTER OF STATEMENT

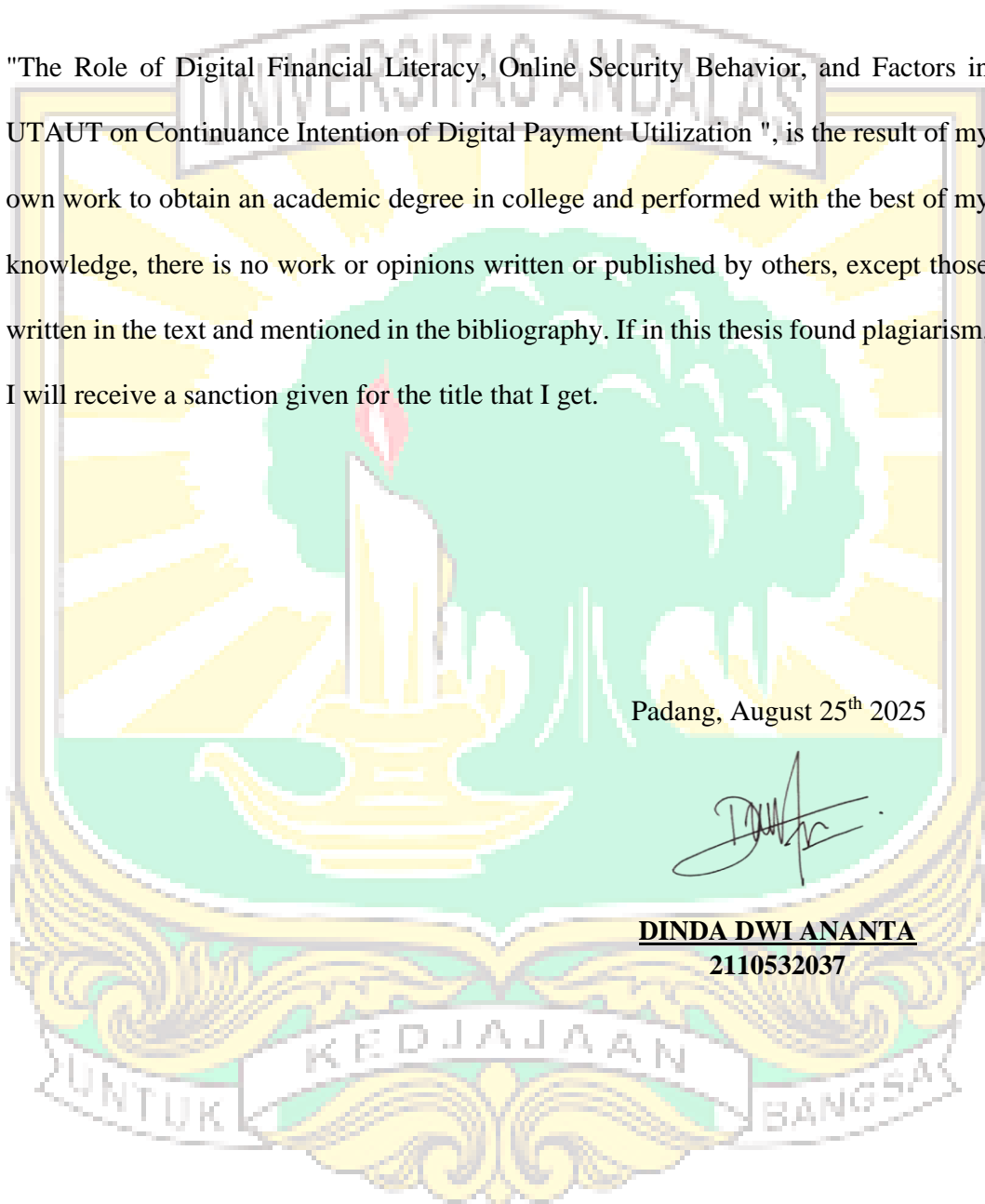
I am who undersign this letter hereby declare that the thesis entitled:

"The Role of Digital Financial Literacy, Online Security Behavior, and Factors in UTAUT on Continuance Intention of Digital Payment Utilization ", 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 25th 2025



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2110532037



ACKNOWLEDGEMENTS

Praise my gratitude for the presence of Allah SWT because of His grace I have completed my thesis with the title “The Role of Digital Financial Literacy, Online Security Behavior, and Factors in UTAUT on Continuance Intention of Digital Payment Utilization” as one of the requirements for completing the undergraduate study program at Department of Accounting, Faculty of Economics and Business, Universitas Andalas. There are also countless people who have helped me complete this thesis. Here I would like to thank:

1. My beloved family: Father, Mother, Brothers, and Sister, Thank you so much for your endless support, prayers, love, hope, and faith in me. Thank you for being my greatest source of strength. May Allah always provide health, happiness, and His blessings to all of us, so that we can be together to face and unlock the more journeys of success and happiness in this life that are waiting us ahead.
2. Mr. Dr. Efa Yonnedi, S.E., MPPM., Ak., CA., CRGP as rector of Universitas Andalas and as the lecturer that have inspired me in this college since day 1.
3. Mr. Dr. Fery Adrianus, S.E., M.Si As the Dean of the Faculty of Economics and Business, Andalas University, along with all the staff.
4. Mrs. Dr. Rita Rahayu, S.E., M.Si., Ak., CA. as Head of the Accounting Department, Faculty of Economics and Business, Universitas Andalas.

5. Mrs. Luciana Luthan, S.E., M.Si., Ak. CA. as Head of International Accounting Program, Faculty of Economics and Business, Universitas Andalas.
6. My thesis advisor, Dr. Verni Juita, S.E., M.Comm (Adv), Ak.,CA who has provided so much guidance, assistance, support, and invaluable advices. Countless of suggestions, guidance, and support from you have made the writer able to complete this study and thesis well. May Allah always grants her with blessings, happiness, health, wealth, and a long live.
7. My thesis examiner, Ma'am Dian Yuni Anggraeni. S.E.I. Ms.Ak., CA., CSRS., CSP., CSRA who has provided input and suggestions to make the writer's thesis better.
8. Mrs. Luciana Luthan, and Ma'am Rita Rahayu as my comprehensive examiners who have entrusted that the author deserves to hold a Bachelor of Accounting degree. Thank you for the advice you have given as provisions for the author in the future.
9. All Lecturers of the Faculty of Economics and Business, Universitas Andalas who have provided knowledge and insight during their education, as well as Employees and Management Staff in the Faculty of Economics and Business, Universitas Andalas.
10. All respondents who have taken the time to participate in this study. Without the participation and assistance of the respondents, this study would not have run smoothly. Their openness and willingness to provide the information needed are very meaningful and have contributed greatly to the success of this study.

11. International Accounting 21, who became a very solid lecture friend, always together and made beautiful memories during lectures, supporting each other, you are all good people, thank you, guys.

12. My friend with same thesis advisor, Khaira, and Deni who have provided support, suggestions, and input during the thesis preparation process.

13. I would like to sincerely thank myself for the perseverance, and resilience shown throughout the process of completing this thesis and my undergraduate journey.

14. Last but not least, to everyone, all of friends, all of parties who have touched and colored my life throughout these past 4 years of college. Thank you for all the happiness, support, and lessons I've learned from you, which have made me so much stronger in facing this life.

