

# **TESIS**

## **PENGARUH PERSEPSI KESESUAIAN, KONDISI YANG MEMFASILITASI, INOVASI BERKELANJUTAN TERHADAP PENGUNAAN PEMBAYARAN DIGITAL DENGAN RISIKO YANG DIRASAKAN SEBAGAI PEMODERASI**

Untuk Memenuhi Sebagian Persyaratan  
guna mencapai gelar Magister Akuntansi



Oleh:

**Nama: Ratna Yuli Herawaty**

**NIM: 123012211047**

**PROGRAM STUDI MAGISTER AKUNTANSI  
FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS TRISAKTI**

**JAKARTA  
2025**

**THESIS**

**THE INFLUENCE OF PERCEIVED COMPATIBILITY, FACILITATING  
CONDITIONS, CONTINUOUS INNOVATION ON THE USE OF DIGITAL  
PAYMENTS WITH PERCEIVED RISK AS A MODERATOR**

To fulfill one of the requirements  
To obtain Master Degree in Accounting



**PROPOSED BY:**

**Name: Ratna Yuli Herawaty  
NIM: 123012211047**

**MAGISTER OF ACCOUNTING  
FACULTY OF ECONOMICS AND BUSINESS  
TRISAKTI UNIVERSTY**

**JAKARTA  
2025**



**PROGRAM MAGISTER AKUNTANSI  
FAKULTAS EKONOMI DAN BISNIS  
UNIVERSITAS TRISAKTI**

**TANDA PERSETUJUAN TESIS**

1. Nama : Ratna Yuli Herawaty
2. NIM : 123012211047
3. Konsentrasi : Sistem Informasi Akuntansi
4. Judul Tesis : Pengaruh Persepsi Kesesuaian, Kondisi yang Memfasilitasi, Inovasi Berkelanjutan Terhadap Penggunaan Pembayaran Digital dengan Risiko yang Dirasakan Sebagai Pemoderasi

Jakarta, 30 Januari 2025

Mengetahui,

Ketua Program Magister Akuntansi

(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)

Menyetujui,

Pembimbing Tesis

(Dr. Hasnawati, Ak., MKomp, CA)



MAGISTER OF ACCOUNTING  
PROGRAM FACULTY OF  
ECONOMICS AND BUSINESS  
TRISAKTI UNIVERSITY

**THESIS APPROVAL**

1. Name : Ratna Yuli Herawaty
2. NIM : 123012211047
3. Concentration : Accounting Information System
4. Thesis Title : The Effect of Perceived Compatibility,  
Facilitating Conditions, Continuous Innovation  
on The Usage Digital Payment with Perceived  
Risk as Moderator


Jakarta, January 30<sup>th</sup> 2025

Acknowledge by,  
The Magister of Accounting

(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)

Approved by, Head of  
Thesis Advisor

(Dr. Hasnawati, Ak., MKomp, CA)

	FORMULIR	No. Dokumen :FRM-ALM-11-07
	PERSETUJUAN REVISI	Revisi 00
	LAPORAN SIDANG TUGAS AKHIR	Tanggal Efektif: 01 Januari 2019

**PROGRAM MAGISTER AKUNTANSI  
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS TRISAKTI  
SEMESTER GASAL T.A 2024/2025**

**TANDA PERSETUJUAN TESIS**

1. Nama : Ratna Yuli Herawaty
2. NIM 123012211047
3. Konsentrasi : Sistem Informasi Akuntansi
4. Judul Tesis : Pengaruh Persepsi Kesesuaian, Kondisi yang Memfasilitasi, Inovasi Berkelanjutan Terhadap Penggunaan Pembayaran Digital Dengan Risiko yang Dirasakan Sebagai Pemoderasi

**PANITIA PENGUJI TESIS**

Tanggal **Ketua** : .....  
30 Januari 2025 **(Dr. Wiwi Idawati, Ak., Msi, CA., ACPA)**


Tanggal **Pembimbing** : .....  
30 Januari 2025 **(Dr. Hasnawati, Ak., MKomp, CA)**

Tanggal **Penguji** : .....  
30 Januari 2025 **(Dr. Afrizon, Ak., M.Si., CA)**

Telah disetujui dan diterima untuk memenuhi sebagian dari persyaratan guna mencapai gelar Magister Akuntansi.

Jakarta, 30 Januari 2025  
Mengetahui,  
Ketua Program Magister Akuntansi

  
**(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)**

	FORMULIR	No. Dokumen :FRM-ALM-11-07
	PERSETUJUAN REVISI	Revisi            00
	LAPORAN SIDANG TUGAS AKHIR	Tanggal Efektif: 01 Januari 2019

**MAGISTER OF ACCOUNTING  
FACULTY OF ECONOMIC AND BUSINESS TRISAKTI UNIVERSITY  
SEMESTER ODD T.A 2024/2025**

**THESIS VALIDATION**

1. Nama : Ratna Yuli Herawaty
2. NIM : 123012211047
3. Concentration : Accounting Information System
4. Thesis Title : The Effect Of Perceived Compatibility, Facilitating Conditions, Continous Innovation on The Usage Digital Payment with Perceived Risk as Moderator

**THESIS EXAMINERS**

Date **Chief Examiner** : .....  
January 30<sup>th</sup> 2025 **(Dr. Wiwi Idawat, Ak., Msi., CA., ACPA)**

Date **Thesis Advisor** : .....  
January 30<sup>th</sup> 2025 **(Dr. Hasnawati, Ak., MKomp, CA)**


Date **Examiner** : .....  
January 30<sup>th</sup> 2025 **(Dr. Afrizon, Ak., M.Si., CA)**

Has been approved and accepted to meet most of the requirements in order to achieve the title of Master of Accounting.

Jakarta, January 30<sup>th</sup> 2025

Acknowledge by,  
Head of Accounting Magister Program

**(Dr. Sekar Mayangsari, Ak., MSi., CA., CMA.)**

	FORMULIR	No. Dokumen :FRM-ALM-13-10
	PENGESAHAN REVISI	Revisi 00
	LAPORAN SIDANG TUGAS AKHIR	Tanggal Efektif:01 Januari 2019

**PROGRAM MAGISTER AKUNTANSI  
FAKULTAS EKONOMI DAN BISNIS UNIVERSITAS  
TRISAKTI SEMESTER GASAL T.A 2024/2025**

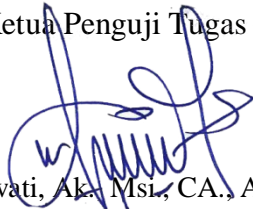
**TANDA PENGESAHAN TESIS**

1. Nama : Ratna Yuli Herawaty
2. NIM 123012211047
3. Konsentrasi : Sistem Informasi Akuntansi
5. Judul Tesis : Pengaruh Persepsi Kesesuaian, Kondisi yang Memfasilitasi, Inovasi Berkelanjutan Terhadap Penggunaan Pembayaran Digital Dengan Risiko yang Dirasakan Sebagai Pemoderasi
4. Tanggal Ujian : 30 Januari 2025

Jakarta, 30 Januari 2025

Mengetahui,

Ketua Penguji Tugas Akhir



(Dr. Wiwi Idawati, Ak. Msi., CA., ACPA)

Menyetujui,

Pembimbing Tesis



(Dr.



**REPORT  
THESIS EXAMINATION  
FORM**

No Dokumen : FRM-KBM-13-05  
Revisi : 00  
Tanggal Efektif : 01 Januari 2019

**THESIS EXAMINATION**

Thursday 30, January 2025, the Final Assignment Examination (thesis) for the Master of Accounting Program, Faculty of Economics and Business, Universitas Trisakti, Odd Semester 2024/2025 has been carried out. For students :

Name : Ratna Yuli Herawaty  
Nim : 123012211047  
Thesis Subject : Pengaruh Persepsi Kesesuaian, Kondisi Yang Memfasilitasi, Inovasi Berkelanjutan Terhadap Penggunaan Pembayaran Digital Dengan Risiko Yang Dirasakan Sebagai Pemoderasi.

With result : *A-*

1. Graduated, with:  a. Unconditional

b. Fixed Thesis in .....weeks

(submitted no later than ....., ..... 20.*25*...)

2. Failed :  Repeat and improve the presentation within.....days/week

With value : *78*.

Thus the Minutes of Final Examination is made to be used as necessary

Examiner Team Sign :

Head of Examiner : Dr. Wiwi Idawati.....*online.*

Thesis Advisor : Dr. Hasnawati, SE, M.Kom, AK, CA.....

Examiner : Dr. Afrizon, Ak. M.Si. CA.....*[Signature]*

Student Sign

*[Signature]*  
*Ratna Yuli Herawaty*  
~~Indan Hasna Shafa Nadhira~~





**ATTENDANCE THESIS  
EXAMINATION  
FORM**

No Dokumen : FRM-KBM-13-06  
Revisi : 00  
Tanggal Efektif : 01 Januari 2019



**MASTER OF ACCOUNTING PROGRAM  
UNIVERSITAS TRISAKTI**

Day / Date : Thursday, January 30, 2025  
Room : Secretariat Master of Accounting

Name of Student Participating in Session :

Name : Ratna Yuli Herawaty

Nim : 123012211047

No.	POSITION	NAME OF EXAMINING LECTURERS	SIGNATURE
	TEAM:		
1	Head of Examiner	Dr. Wiwi Idawati	1..... 
2	Thesis Advisor	Dr. Hasnawati, SE, M.Kom, AK, CA	2.....
3	Examiners	Dr. Afrizon, Ak. M.Si. CA	3..... 



# Thesis - Examination

Student's Name : Ratna Yuli Herawaty  
Nim : 123012211047  
Day / Date : Thursday 30, January 2025  
Room : Secretariat Master of Accounting

No	Component	Criteria	The score for Each Component		
			PLO	Score (0-100)	Nilai (skor x bobot)
1	<b>Research Gap and Fenomena Gap</b>	Students can clearly define the phenomena of Gap and Research Gap. And students can develop the research novelty	PLO 3 (Weight= 20)		
2	<b>Theory and Hypothesis</b>	Students can: <ul style="list-style-type: none"><li>Find a Grand theory that is in line with the research</li><li>Develop a research framework based on sound arguments</li><li>Do mapping research with a minimum of 20 papers including national dan international papers</li></ul> Develop a hypothesis based on empirical and theoretical arguments.	PLO 6 (Weight= 20)		
3	<b>Results</b>	Students can: 11. Give arguments for each hypothesis result 12. Explain the nonsignificant results in line with descriptive statistics	LO: PLO 2 (Weight= 20)		
4	<b>Conclusion</b>	Students are able to conclude the thesis in line with the research questions. They also can show the limitation and research contribution	LO: PLO 1 (Weight=10)		
5	<b>Presentation</b>	Students are able to present the thesis effectively, confidently, attractively, orderly, clearly, and easily understood.	LO: PLO 7 (Weight=10)		
6	<b>Language and Grammar</b>	Students are able to compose proposal texts using good and correct grammar and spelling in Indonesian/English, following the rules and guidelines for writing the final project, such as citation methods, literature writing, explanations of pictures, tables, and so on.	LO: PLO 5 (weight=8)		
7	<b>Comprehensive Competence</b>	Students have mastery of practice issues as indicated by the ability to answer the examiner's questions	LO: PLO 4 (weight=12)		
<b>TOTAL SCORE</b>					<b>A -</b>

\*) Originality comes from the differentiation between this study and with the previous study. It can not just be different in sample or years, the student must find other important factors or variables that might influence the current issue or condition.

signed

outline

(.....)

Thesis Advisor



## Thesis - Examination

Student's Name : Ratna Yuli Herawaty  
 Nim : 123012211047  
 Day / Date : Thursday 30, January 2025  
 Room : Secretariat Master of Accounting

No	Component	Criteria	The score for Each Component		
			PLO	Score (0-100)	Nilai (skor x bobot)
1	<b>Research Gap and Fenomena Gap</b>	Students can clearly define the phenomena of Gap and Research Gap. And students can develop the research novelty	PLO 3 (Weight= 20)		78
2	<b>Theory and Hypothesis</b>	Students can: <ul style="list-style-type: none"> <li>o Find a Grand theory that is in line with the research</li> <li>o Develop a research framework based on sound arguments</li> <li>o Do mapping research with a minimum of 20 papers including national dan international papers</li> </ul> Develop a hypothesis based on empirical and theoretical arguments.	PLO 6 (Weight= 20)		
3	<b>Results</b>	Students can: <ol style="list-style-type: none"> <li>11. Give arguments for each hypothesis result</li> <li>12. Explain the nonsignificant results in line with descriptive statistics</li> </ol>	LO: PLO 2 (Weight= 20)		
4	<b>Conclusion</b>	Students are able to conclude the thesis in line with the research questions. They also can show the limitation and research contribution	LO: PLO 1 (Weight=10)		
5	<b>Presentation</b>	Students are able to present the thesis effectively, confidently, attractively, orderly, clearly, and easily understood.	LO: PLO 7 (Weight=10)		
6	<b>Language and Grammar</b>	Students are able to compose proposal texts using good and correct grammar and spelling in Indonesian/English, following the rules and guidelines for writing the final project, such as citation methods, literature writing, explanations of pictures, tables, and so on.	LO: PLO 5 (weight=8)		
7	<b>Comprehensive Competence</b>	Students have mastery of practice issues as indicated by the ability to answer the examiner's questions	LO: PLO 4 (weight=12)		
<b>TOTAL SCORE</b>					A -

*\*) Originality comes from the differentiation between this study and with the previous study. It can not just be different in sample or years, the student must find other important factors or variables that might influence the current issue or condition.*

*signed*

(.....)

*Herawaty*




## Thesis - Examination

Student's Name : Ratna Yuli Herawaty  
Nim : 123012211047  
Day / Date : Thursday 30, January 2025  
Room : Secretariat Master of Accounting

No	Component	Criteria	The score for Each Component		
			PLO	Score (0-100)	Nilai (skor x bobot)
1	<b>Research Gap and Fenomena Gap</b>	Students can clearly define the phenomena of Gap and Research Gap. And students can develop the research novelty	PLO 3 (Weight= 20)		
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6	<b>Language and Grammar</b>	Students are able to compose proposal texts using good and correct grammar and spelling in Indonesian/English, following the rules and guidelines for writing the final project, such as citation methods, literature writing, explanations of pictures, tables, and so on.	LO: PLO 5 (weight=8)		
7	<b>Comprehensive Competence</b>	Students have mastery of practice issues as indicated by the ability to answer the examiner's questions	LO: PLO 4 (weight=12)		
<b>TOTAL SCORE</b>					<b>78</b>

*\*) Originality comes from the differentiation between this study and with the previous study. It can not just be different in sample or years, the student must find other important factors or variables that might influence the current issue or condition.*

signed

  
(.....)  
Head of Examiner