BAB IV

KESIMPULAN DAN SARAN

6.1 Kesimpulan

Berdasarkan hasil penelitian maka dapat ditarik suatu kesimpulan dalam penelitian ini adalah sebagai berikut:

1. Model yang diusulkan diadopsi dari *Technology Acceptance Model 2* (TAM2) dengan variabel *Subjective Norms (SN), Perceived ease of use (PEOU), Perceived Usefulness (PU),* dan *Behavioral Intention (BI)* dengan tambahan variabel *Financial Literacy (FL)* dan *Perceived Risk (PR).* Dalam tahap analisis data dengan menggunakan *Exploratory Factor Analysis (EFA)* terdapat 3 variabel yang tidak termuat untuk variabel latennya yaitu *PEOU, PU* dan *FL.* Setelah dilakukan analisis EFA tahap 2, variabel FL dan PEOU direduksi. Semua indikator termuat pada variabel latennya, sehingga variabel yang digunakan adalah *SN, PU, PR,* dan *BI.*

2. Usulan awal hipotesis sebanyak 9 hipotesis (7 hipotesis efek langsung dan 2 hipotesis efek tidak langsung), setelah dilakukan *data preparation,* ada variabel yang tereduksi dan mengakibatkan perubahan pada model yang diusulkan beserta hipotesisnya. Hipotesis yang bisa dianalisis lebih lanjut menjadi 5 hipotesis (4 hipotesis efek langsung dan 1 hipotesis efek tidak langsung). Setelah pengolahan data, terdapat 4 hipotesis yang diterima (3 hipotesis efek langsung dan 1 hipotesis efek tidak langsung) yaitu H2 (variabel SN berpengaruh signifikan terhadap variabel PU), H3 (variabel PU berpengaruh terhadap variabel BI), H7 (variabel *low* PR berpengaruh

terhadap BI), dan H8 (variabel SN berpengaruh tidak lansgung terhadap BI, dengan PU sebagai mediator) dan 1 hipotesis yang ditolak yaitu H1 (SN tidak berpengaruh terhadap variabel BI).

6.2 Saran

Berdasarkan dari hasil penelitian yang telah dilakukan, maka saran yang dapat peneliti berikan adalah sebagai berikut:

1. Penelitian ini memiliki batasan-batasan seperti hanya menguji *behavioral intention to use* fintek untuk layanan *p2p lending* dan tidak menguji *actual use* serta hanya melihat dari layanan fintek *p2p lending* sedangkan layanan fintek mempunyai berbagai jenis model. Diharapkan penelitian selanjutnya dapat melihat faktor *actual use* dan dari sisi layanan fintek lainnya seperti *digital banking, crowdfunding, digital payment,* dan *digital finance innovation.*

2. Penelitian hanya menggunakan data kuantitatif yang berasal dari hasil kuesioner yang diperoleh secara *online*, sehingga adanya kemungkinan hasil penelitian tidak objektif. Diharapkan penelitian selanjutnya dilakukan dengan tambahan deskriptif melalui wawancara atau *depth in interview* terhadap responden*,* sehingga penelitian dapat lebih objektif.

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