

## CHAPTER V

### CONCLUSION AND RECOMMENDATION

In this chapter the writer will draw some conclusion based on the research and data that has been conducted. This section will include suggestion for further research, managerial implication, and limitation of the research.

#### 5.1 Conclusion

Based on the data obtained on previous chapter, these are the following conclusions that can be drawn:

##### 5.1.1 Based on The Analysis of Respondent's Profile

- a. Based on the characteristic of respondent's gender, its found that among 115 respondents the majority of them is female by 73% or counted for 114 people, while the rest is male for about 26.5% or 41 people.
- b. Based on the characteristic of year of birth of the respondents, the dominant year is 1995 or 52 people in total. The second biggest respondents are born in 1996 for 51 people followed by the third biggest is from the year of 1994 for 26 people, the fourth is from the year of 1991 by 14 people, followed by the fifth and sixth from the year of 1990 and 1992 by 4 and 3 people. the sixth and seventh have the same total which is 2 people from the year of 1993 and 1997. Besides that, there is only one respondent counted from the year 1989 while there is no respondent comes from the year of 1998 and 1999.

c. Based on the characteristic of respondent's preference of usage, it shows that among 155 respondents, the majority prefer to use or at least have been using ShopeePay for online transaction on Shopee application for 75.5% of them or in other words 117 people. The rest of respondents for 24.5% or counted for 38 people prefer or have been using Shopee Pay for in-store transaction at Shopee merchants.

### **5.1.2 Based on The Result of Multiple Regression Analysis.**

- a. Perceived Usefulness (PU) has positive influence towards Attitude (ATT). **(H1a Rejected)**
- b. Perceived Ease of Use (PEOU) has positive influence towards Attitude (ATT). **(H1b Accepted)**
- c. Trust (T) has positive influence towards Attitude (ATT). **(H1c Accepted)**
- d. Perceived Safety (PS) has positive influence towards Attitude (ATT). **(H1d Accepted)**
- e. Normative Belief (NB) has positive influence towards Subjective Norm (SN). **(H2 Accepted)**
- f. Control Belief (CB) has positive influence towards Perceived Behavioral Control (PBC). **(H3 Accepted)**
- g. Attitude (ATT) has positive influence towards Intentions (INT). **(H4 Accepted)**
- h. Subjective Norm (SN) has positive influence towards Intention (INT). **(H5 Accepted)**
- i. Perceived Behavioral has positive influence towards Intention (INT). **(H6 Accepted)**

## 5.2 Managerial Implication

This study discusses about factors that influencing behavioural intention of users who are using Shopee pay in this case. The mainly discussed on this research is the factors that consist of independent variables such as Behavioural Belief (Perceived Usefulness, Perceived Ease of Use, Trust, and Perceived Safety), Normative Belief (Interpersonal & External Influence), Control Belief (Interpersonal & External Influence), Attitude, Subjective Norm, and Perceived Behavioural Control towards the dependent variable (Intention) of users to use ShopeePay mobile payment system.

From the result above, we can see how the results will help the management of Shopee. It meets the objectives by showing the positive and significant effect of preceding. Clearly this research will contribute to help by giving evaluation to see how ShopeePay users feel about its system and features, whether or not they feel using ShopeePay is safe, or efficient or to help them see will the users keep using it for the longer period of time or not. By reading the result of this research, we can draw conclusion which variable have impact on the intention. It is shown that only Perceived Ease of Use, Trust, Perceived Safety, Normative belief, Control Belief, Attitude, Subjective Norm, Perceived Behavioural Control that have positive influence towards the intention of users to use ShopeePay mobile payment. While Perceived Usefulness tested to have no influence toward the dependent variable. From the result it's also shown that the dominant variable out of all is Perceived Ease of Use which mean that the coefficient value is the biggest compared to the other variable. Its shows how much customer feels about the

easiness of the system and its feature. Therefore, we can say that Theory of Planned Behaviour can be used as an underlining theory to see human's intention to use and adopt mobile payment system by the behaviour.

### **5.3 Research Limitation**

- a. The questionnaires were distributed and filled online through Google Form. Therefore, the writer has no control over the process of questionnaire fulfilment process
- b. Lack motivation of the respondents made it hard for the writer to get the data considering that the writer had to do extra filtering for the data obtained
- c. The respondents of this research are only 155 out of thousands or million mobile payment users in Indonesia. Therefore, it's only a small part of the respondents when it could be spread out widely eve more.

### **5.4 Suggestion for Future Research**

For future research, it would be helpful for the future research to conduct another research using the same research model but with wider object and respondents. Considering the fact that the writer had major limitation in obtaining the data, the writer suggests the future researcher to not only spread the questionnaire online but also spreading it directly in order to get better result for the questionnaire answer. For the future researcher, it would also be interesting to dig more about the online and in-store transaction and make research about them separately



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