CHAPTER V

CONCLUSION

In this chapter, the researcher will elaborate the summary of all the findings from all of the measurement and the data analysis. The content of this chapter will include of the conclusion, managerial implications, researcher limitations, and suggestion for further research.

5.1 Conclusion

Based on the result from the data analysis that has been conduct to test the independent variable which are perceive usefulness (X1) and perceive ease of use (X2), the dependent variable which is customer behavioral intention (Y), and the moderating variable which is user acceptance of innovative technology (Z) within electronic payment users in Yogyakarta, the researcher conclude that ;

1. Based on the descriptive analysis, it can be conclude that ;
   a. The level of perceive usefulness within electronic payment users in Yogyakarta is quite high. It shows that users thought that effectiveness and efficiency are important on using electronic payment.
   b. The level of perceive ease of use within electronic payment users in Yogyakarta is quite high. It shows that users thought that design and tool are impactful for the ease of use value on using electronic payment.
   c. The level of customer behavioral intention within electronic payment users in Yogyakarta is quite high.
   d. The level of user acceptance of innovative technology within electronic payment users in Yogyakarta is quite high. It shows that the customer behavioral intention of the respondents is high, the probability for the respondents to increase customer behavioral intention while using electronic payment is also high.

2. Based on the regression analysis and moderating analysis, it can be conclude that ;

    a. The Adjusted R-Squared of hypothesis H1(a) and H2(a) indicate the value of 0.609 or equal with 60.9%. These results give a conclusion that the dependent variable (Y) gives 60.9% influence on the independent variable which is the perceived usefulness and perceived ease of use. The rest of 39.1% comes from the other variable besides both of the independent variable X1 and X2. In the other hand, for the moderating testing, it reveals that the adjusted r-square from both of the moderation analysis H1(b) and H2(b) are 0.637 or equal by 63.7%. In the other words, it can be explained that the interaction 1 (User acceptance of innovative technology x Perceived usefulness) and the interaction 2 (User acceptance of innovative technology x Perceived ease of use) moderates a high contribution of both of the variable. To conclude, there is a high value of adjusted r-square and it give a high influence for the dependent variable (behavior intention). The supporting reason is because the value Sig. F (0.000) below 0.05.

    b. The multiple regression tests reveal that the perceived usefulness and the perceive ease of use has a positive influence over customer behavioral intention. It can be concluded that both hypothesis H1(a) and H2(a) are supported.

    c. The test result of Moderating Regression Analysis (MRA) reveals that user acceptance of innovative technology as a moderator does not give an influence over dependent variable and the independent variable.

5.2 Managerial Implications

In this research, it reveals that the independent variables which are the perceive usefulness and the perceive ease of use will influence the dependent variable. The result emphasize that the value of adjusted r-square is highly influence the dependent variable, with score 0.609 or equal with 60.9%. The numbers explain that 60.9% of the independent variable influences the dependent variable which is the customer behavioral intention. The rest of 39,1% is influence by other independent variable besides the perceive usefulness and the perceive ease of use.

The Moderating Regression Analysis (MRA) also reveals that the moderating variables are moderated between independent variable and the dependent variable. It shows from the regression that user acceptance of innovative technology will highly moderate with the customer behavioral intention and the independent variables which are the perceive usefulness and the perceive ease of use. The hypothesis involve user acceptance of innovative technology are all not supported because both of the Significance value are above 0.05.

All of these findings are also influence by the situation of the customers' experience. Most of the customer give the neutral and maximum score while filling the perceive usefulness and the perceive ease of use. So that the probability result for the perceive usefulness and the perceive ease of use is high. The impact of perceived usefulness on electronic payment users is fairly significant. The descriptive statistic also shows that the majority of respondents rate the perceived usefulness as high. Furthermore, the majority of respondents believed that electronic payments has a favorable impact on effectiveness and efficiency. Likewise the perceive usefulness, the perceived ease of use also pretty high. The respondents had a high perception of ease of use. Also, the majority of respondents said that electronic payment had a good influence because it was simple to use.

5.3 Limitation of The Research

In this research, there are some limitations that the researcher faces. The limitation of this research is the limited number of respondents due to the distribution of the questionnaire via Google Forms, which did not reach a large number of respondents. The samples only focus on the customer that use electronic payment. And from the results, it shows that customers uses electronic payments because of the effectiveness and the efficiency of it. The customer that chooses as a respondent is from people who lives in Yogyakarta. The questionnaires are distributed by google form.

Based on the descriptive statistic, it can be conclude that there are several question items that have a high mean variable. These results give an impact to the regression results. The researcher realizes that respondents can clearly understand the meaning of the questions given. The researcher found that there are several questionnaire that most of the answer were answered "Disagree" and "Neutral" by the respondents.

5.4 Further Research

Based on the entire summary from the managerial implications and limitations, the research has concluded several suggestions for future research. Finance technology providers should focus on improve the user experience for electronic payment systems by emphasizing simplicity, intuitiveness, and efficiency. This could involve redesigning interfaces, streamlining processes, and providing user-friendly features to make transactions smoother and more convenient.

Emphasize the benefits and advantages of using electronic payment systems, such as convenience, security, and accessibility. Educate customers about how electronic payments can save time, reduce the risk of fraud, and offer greater flexibility in managing finances. Made to order electronic payment solutions to

align with the unique needs and preferences of the Yogyakarta population. Consider factors such as language, culture, and local payment habits when designing and implementing electronic payment systems in the region. Also gather feedback from users to identify areas for improvement and address any issues or challenges encountered. Regular updates and enhancements to electronic payment systems based on user feedback can help to maintain customer satisfaction and drive further adoption.

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APPENDIX

No	Question
1	You are often the first among your friends to seek out and try new technical products or services.
2	You respond well when confronted with new technical products or services that you are unfamiliar with.
3	You tend to try using new technical products or services without hesitation.
4	You enjoy the challenges that arise when you have to use new technical products or services that you are unfamiliar with.
5	You believe that electronic payment systems are stable and trustworthy.
6	You feel free and without specific concerns when using electronic payment systems.
7	You are someone who is willing to try new things, including electronic payment systems.
8	You often think about whether there are new ways to do things, including payments.
9	You believe that electronic payment systems have strong protection mechanisms, allowing users to feel free in making transactions.
10	You believe that existing legal and regulatory protections are sufficient to safeguard transactions within electronic payment systems.
11	You are confident that encryption technology and other technologies can keep your transactions secure when using electronic payment systems.
12	You feel capable of requesting useful transaction records in an electronic payment system.
13	You believe that electronic payment systems can withstand external attacks, such as hacker attacks.
14	You consider electronic payment systems to be a strong and secure transaction environment.
15	You find the use of electronic payments very beneficial to your current life.
16	You believe that using electronic payments can increase efficiency in financial transactions or related transactions.
17	You feel that electronic payments allow you to conduct financial transactions more conveniently compared to other methods.
18	You believe that others can clearly and easily use electronic payments once you show them how.
19	Overall, you find using electronic payments easy.
20	You would recommend others to use electronic payment services.
21	You are willing to continue using electronic payment services in the future.
22	You believe that the use of electronic payment services will become the primary payment method in the future, replacing cash payments.