

## **CHAPTER V**

### **CONCLUSIONS**

#### **5.1. Conclusions**

Based on the results of the research as described in the previous chapter, some conclusions can be drawn, namely:

1. Perceived ease of use had significant effect on perceived usefulness. This means that the perception of respondents was e-money was easier to use and it had higher benefit.
2. Perceived usefulness did not significantly influence attitude toward the use of electronic money. This means that the size of the benefits felt by respondents in using e-money had not been able to improve the attitude of respondents.
3. Perceived ease of use had significant effect on attitude toward the use of electronic money. This means that the respondents' perceptions of using e-money were easier. Thus, the attitude toward e-money would also be higher.
4. Attitude toward use had significant effect on behavioral intention on the use of electronic money. This means that the higher the attitude of respondents in using e-money, the higher their interest in using e-money.
5. Perceived usefulness had significant effect on behavioral intention on the use of electronic money. This means that the greater the benefits felt by users in using e-money, the higher their interest in using e-money.

## **5.2. Managerial Implication**

The results of this research found that the behavior of using e-money was strongly influenced by attitudes and perceptions of benefits. This showed that the benefits in a system and the attitude of a person towards information systems greatly determined whether these individuals tended to adopt the emoney system or not. These results implied that the existing system should be able to provide benefits that were truly real to the user, such as the performance in transactions becomes better and the transactions become more effective. Thus, it could improve performance and productivity.

In addition, perceived ease of use is a factor that influences attitude toward the using of electronic money. This is one of the convenience factors needed to be considered by the management. Thus, this system can be easily accessed by all users. Easy can be in many way such as it is easy to use, easy to refill, and able to provide comfort for its users.

### **5.2.3. Suggestion for Further Research**

It is better to do the same research by improving the research model, for example using samples that have high intensity in using e-money. Thus, the assessment of this variable is expected to be more representative, because it has extensive experience with the advantages and disadvantages of e-money. In addition, the sample used is larger, with more up to the data analysis methods, for example using SEM AMOS, LISREL or PLS analysis.

#### 5.2.4. Research Limitation

The result of this research will be useful if applied for the improvement for further research. The research limitations in this research are stated below:

1. This research only used 114 sample. Thus, this research cannot represent all of those who will use or those who already used E-money.
2. Respondents filled up the questionnaire independently because it used google form. There were possibilities that the respondents did not fully understand about the question.
3. Not all of the respondents are electronic money user. Therefore there are interference on validity of data.