

CHAPTER V

CONCLUSION AND RECOMMENDATION

5.1 Conclusion

In this research, the researcher aims to test the variables Perceived Usefulness, Perceived Use, Perceived Risk, and Reward towards Intention to Use DANA E-Wallet. In carrying out the test, software was used in the form of IBM SPSS version 29. Through the research and discussions that have been carried out, the conclusions on this research test are as follows:

1. After running the test, it can be implied that the four independent variables, namely Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Reward does simultaneously influence the dependent variable Intention to Use due to the Sig. value (< 0.001) being lower than 0.05.
2. Perceived Usefulness has a significant influence on the dependent variable Intention to Use. This is shown through the calculation where Perceived Usefulness had a Sig. value lower than 0.05, which is < 0.001 . Then the calculated t value (6.513) has a value greater than the t table (1.645). In addition, Perceived Usefulness has a regression coefficient of 0.682, which shows the magnitude of the influence of Perceived Usefulness on Intention to Use. Based on the regression coefficient numbers and the regression equation formula, it can be concluded that every time there is an increase of 1 point in the Perceived Usefulness variable, there will also be an increase of 0.682 in the Intention to Use variable assuming other factors are constant. So, we can imply that the better people's perceived usefulness towards DANA E-Wallet, the greater the person's intention to use the application/service.
3. Perceived Ease of Use does not have a significant influence on the dependent variable Intention to Use. This is shown through the calculation where Perceived Ease of Use had a Sig. lower than 0.05,

which is 0.021. However, the calculated t value (-2.335) has a value lower than the t table (1.645).

4. Perceived Risk does not have a significant influence on the dependent variable Intention to Use. This is shown through the calculation where Perceived Risk had a Sig. value bigger than 0.05, which is 0.342. And, the calculated t value (0.955) has a value lower than the t table (1.645).
5. Reward has a significant influence on the dependent variable Intention to Use. This is shown through the calculation where Reward, had a Sig. lower than 0.05, which is < 0.001 . Moreover, the calculated t value (4.493) has a value greater than the t table (1.645). Additionally, Reward has a regression coefficient of 0.389, which shows the magnitude of the influence of Reward on Intention to Use. Based on the regression coefficient numbers and the regression equation formula, it can be concluded that every time there is an increase of 1 point in the Reward variable, there will also be an increase of 0.369 in the Intention to Use variable assuming other factors are constant. So, we can imply that the more Reward DANA E-Wallet made available for people, the more positive effect it will have on DANA E-Wallet Usage Intention.

5.2 Recommendation

Based on the results of research that has been carried out and the conclusions obtained in this research, the following is a presentation of suggestions from researchers for DANA E-Wallet and further research on a similar topic.

5.2.1 Recommendation for Companies

The following are suggestions that researchers can give to DANA E-Wallet as a company according to the results obtained from the research that has been carried out, including:

1. DANA E-Wallet DANA should continue to be a company that is open to innovation, offering useful/helpful new features, making it easier for people to use, and providing a sense of comfort and

security in its usage, as technological developments continue in order to acquire a competitive advantage over the competitors.

2. It is also important for DANA E-Wallet to reinforce and highlight their existing features remembering that Perceived Usefulness is considered as a perception that is closely related to how the productivity and effectiveness of a technology can improve the performance of its users. Therefore, DANA E-Wallet needs to be capable of communicating and educating its users or those around them about the application's usefulness.
3. Keeping in mind that reward has a positive effect on people's usage intention, it is essential for DANA E-Wallet to focus on user experiences through the distribution and provision of rewards or incentives that comes in a form of free gifts/vouchers/e-coupons/discounts and et cetera. which is crucial to incentivize continued engagement with their users.
4. It is also crucial for DANA to still reinforce their E-Wallet application and data security systems continuously to ensure the safety of its users and prevent or eliminate future risks.

5.2.2 Recommendation for Further Research

Researchers realize that there are still limitations to this imperfect research. So, researchers hope that further research with similar topics and discussions can be better through the following suggestions:

1. Future research could further examine the effect of Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Reward towards Usage Intention with another research object. This is intended to add new information with a broader scope regarding the E-Wallet market, which can be used as a comparative study in the future.

2. This study mainly focuses on youths/adolescents (Generation Z). Thus, future research could broaden the target respondents to different generation consumers. By doing so, the behavioral characteristics of the differences between generations can be seen and used as a comparison to gain new insights and point of views regarding the intention to use an E-Wallet.
3. Since the number of variables used in this research is limited to 5 variables which consists of 4 independent variables namely Perceived Usefulness, Perceived Ease of Use, Perceived Risk, and Reward, along with 1 dependent variable namely Usage Intention. Hopefully the future research will be able to add more variables to the current construct with variables like attitude, brand image, and trust to support a deeper and more accurate research results. Specifically for the variable 'attitude', future research can also use the Theory of Planned Behavior (TPB) as a whole since the framework do consist of the variables needed to examine the behavior and intention of a person, which have been proven in various researches and studies. This too might have a chance to increase the R-square value of the future research.

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