

## BAB 5

### KESIMPULAN DAN SARAN

#### 5.1 Kesimpulan

Berdasarkan latar belakang masalah, rumusan masalah, tujuan penelitian, landasan teori, dan hipotesis penelitian serta temuan dan pembahasan yang diuraikan pada bab sebelumnya, maka kesimpulan dari penelitian ini adalah sebagai berikut:

1. Hipotesis pertama ( $H_1$ ) yang diajukan dalam penelitian, yaitu *Perceived of Security* berpengaruh signifikan terhadap *Adoption* pada aplikasi Ayopop di Surabaya, diterima. Hasil ini menunjukkan bahwa semakin tinggi *Perceived of Security*, menyebabkan semakin tingginya *Adoption* pada aplikasi Ayopop di Surabaya.
2. Hipotesis kedua ( $H_2$ ) yang diajukan dalam penelitian, yaitu *Perceived of Security* berpengaruh signifikan terhadap *Trust* pada aplikasi Ayopop di Surabaya, diterima. Hasil ini menunjukkan bahwa semakin tinggi *Perceived of Security*, menyebabkan semakin tingginya *Trust* pada aplikasi Ayopop di Surabaya.
3. Hipotesis ketiga ( $H_3$ ) yang diajukan dalam penelitian, yaitu *Social Influence* berpengaruh signifikan terhadap *Trust* pada aplikasi Ayopop di Surabaya, diterima. Hasil ini menunjukkan bahwa semakin tinggi *Social Influence*, menyebabkan semakin tingginya *Trust* pada aplikasi Ayopop di Surabaya.
4. Hipotesis keempat ( $H_4$ ) yang diajukan dalam penelitian, yaitu *Social Influence* berpengaruh signifikan terhadap *Adoption* pada aplikasi Ayopop di Surabaya, diterima. Hasil ini menunjukkan bahwa semakin tinggi tingkat *Social Influence*, menyebabkan semakin tingginya tingkat *Adoption* pada aplikasi Ayopop di Surabaya.
5. Hipotesis kelima ( $H_5$ ) yang diajukan dalam penelitian, yaitu *Trust* berpengaruh signifikan terhadap *Adoption* pada aplikasi Ayopop di Surabaya, diterima. Hasil ini menunjukkan bahwa semakin tinggi *Trust*, maka semakin tinggi tingkat *Adoption* pada aplikasi Ayopop di Surabaya.
6. Hipotesis keenam ( $H_6$ ) yang diajukan dalam penelitian, yaitu *Perceived of Security* berpengaruh signifikan terhadap *Adoption* melalui *Trust* pada aplikasi Ayopop di Surabaya, diterima. Hasil ini menunjukkan bahwa tingkat *Perceived of Security* terhadap *Adoption* melalui *Trust* pada aplikasi Ayopop di Surabaya berpengaruh signifikan.

7. Hipotesis ketujuh ( $H_7$ ) yang diajukan dalam penelitian, yaitu *Social Influence* berpengaruh signifikan terhadap *Adoption* melalui *Trust* pada aplikasi Ayopop di Surabaya, diterima. Hasil ini menunjukkan bahwa tingkat *Social Influence* terhadap *Adoption* melalui *Trust* pada aplikasi Ayopop di Surabaya berpengaruh signifikan.

## 5.2 Saran

Berdasarkan hasil penelitian dan kesimpulan, maka saran yang dapat diberikan adalah sebagai berikut:

### 1.2.1 Saran Akademis

Penelitian ini dapat dikembangkan lebih lanjut sebagai referensi untuk melakukan penelitian serupa mengenai pengaruh *Perceived of Security* dan *Social Influne* terhadap *Trust* melalui *Adoption* pada aplikasi Ayopop di Surabaya dengan ditambahkan variabel lainnya yang dapat digunakan untuk penelitian selanjutnya.

### 5.2.2 Saran Praktis

Berdasarkan hasil penelitian dan kesimpulan yang telah di dapat, maka terdapat beberapa saran praktis, yaitu:

1. Manajemen PT Ayopop Teknologi Indonesia diharapkan dapat terus melakukan inovasi dalam mengembangkan sistem keamanan pada aplikasi Ayopop sehingga dapat meningkatkan tingkat adopsi penggunaan aplikasi Ayopop di Surabaya.
2. Manajemen PT Ayopop Teknologi Indonesia diharapkan dapat membuat program yang mendukung interaksi antar pengguna Ayopop seperti fitur transfer dana antar pengguna Ayopop dengan pemberian *rewards* poin. Hal itu diharapkan dapat meningkatkan tingkat adopsi penggunaan aplikasi Ayopop di Surabaya.

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