

## CHAPTER 5

### CONCLUSION, LIMITATIONS AND RECOMMENDATION

#### 5.1 Conclusions

This study examines variables that influence perceived benefits, perceived ease of use, trust in the intention to use through attitudes to LinkAja's mobile payments in Surabaya. Based on the results of hypothesis testing that has been done can be concluded as follows:

1. Perceived Usefulness (PU) has a positive and significant influence on attitude (A), this can be proven by testing hypotheses where the variable perceived usefulness (PU) on Attitude has a significant effect. So it is concluded that the higher the perceived usefulness, can affect the attitudes held by LinkAja users in Surabaya. Thus hypothesis 1 of this study "Perception of usability has a positive effect on attitude on payment of mobile payment LinkAja in Surabaya", accepted
2. Perceived ease of use does not affect the attitude of use in LinkAja application respondents who have never used m-payment LinkAja in Surabaya. This can be proven through hypothesis testing where the Perceived ease of use (PEOU) variable on attitude has a t-value value of 1.68, so this hypothesis is not accepted / rejected.
3. The Perceived Trust (T) has a positive influence on attitude (ATT) can be proven through hypothesis testing where the variable Trust (T) of attitude has a significant effect. So it can be concluded that the higher the level of trust perceived by the user, then the more positive attitude that LinkAja users will show. Thus the H3 research hypothesis perceived trust has a positive effect on attitude ", accepted.
4. Attitude (ATT) has a positive effect on Intention to adoption (IT), can be proven by the results of hypothesis testing where variable attitude (ATT) on intention to adopt (IT) has significant effect , so it can be concluded that a positive attitude what the

user raises against LinkAja can affect the intention to use, the more positive attitudes that arise, the more the intention to adopt LinkAja cellular-based services. Thus the hypothesis 4 of this research attitude has a positive effect on the intention to adopt, "accepted.

## **5.2 Limitations**

Based on the research conducted and the results obtained, it can be concluded that several limitations in this study are:

- a. Research carried out is still only around the Surabaya area
- b. There are still respondents' answers to questionnaires that are not consistently observed by researchers

## **5.3 Suggestions**

Based on the conclusions obtained, the researcher gave several academic and practical suggestions as follows:

### **5.3.1 Academic Advice**

1. It is recommended for researchers who will conduct further research to conduct research on mobile payment services in Indonesia such as Dana.ID, DompotKU, Money Friends, Sakuku, Dimo Pay, Ipay, mu Mobile and various other mobile payment applications.
2. It is recommended for researchers who will conduct further research using other research variables such as Personal Innovativeness, Subjectives Norm, Self –Efficacy as suggested in the study of Amit Shankar and Biplab Datta

### **5.3.2 Practical Suggestions**

Based on hypothesis testing conducted there are variables that have a very large dominant influence, that is first variable Perceived Usefulness on Attitude when use LinkAja products, it is suggested for companies to increase the promotion of uses in company products for example in faster transactions, services that make transactions easier and payment system that is useful for users.

The second based on variables Trust towards Attitude also has a dominant influence on the use of LinkAja products, for advice for companies that can increase the promotion of LinkAja products to users, for example the products offered can be trusted, products that are given honest services in serving consumers, and products offered offer privacy that secure.

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