

CHAPTER V

CONCLUSION

In this chapter, there will be a discussion of the study and the conclusion of the study. This chapter will also explain the limitation of the study and the implication for the possible future direction for the research.

5.1 Research Conclusion

This study was conducted by using quantitative research which involves the primary source of data collection through the hypothesis testing to analyze the influence that one or more variables have on other variables. This study aims to discover the correlation Perceived usefulness, perceived ease of use, trust, perceived risk, and financial literacy toward intention to reuse e wallet in Z-Generation in Padang City . There are five hypothesis developments in this research, and after conducting the test in SmartPLS 3.0 through a test such as; descriptive statistics, measurement outer model (convergent validity discriminant validity, and reliability test), and inner model measurement (R-square and T-test), the five hypothesis can be conclude:

1. From the result, perceived usefulness and perceived ease of use positively and significantly affect intention to reuse. Its mean the more useful and easy the operation of a system is, the more the use of the system for people will increase Z-Generation in Padang City.
2. Trust and financial literacy positively and dissignificant affect intention to reusing e-wallet. This mean Generation Z is not so affected by this in the use of e-wallet. And the use of e-wallet does not require special skills in its operation. This is what makes trust and financial literacy variables have no significant effect on e-wallet reuse.
3. Perceived risk negatively and dissignificant affect intention to reusing e-wallet in Z-Generation in Padang City. Its mean, Generation Z is not too affected by the risks it will face in using e-wallet.
4. From the data obtained, it can be seen that the most widely used e-wallet by Z

generation is Gopay with 83% percentage, ShopePay 77%, Dana 62%.

5.2 Limitations

The researcher realizes that there are still limitations in this study that can affect the results of the study, so further research is needed. Limitations in this study are as follows:

1. This study only discusses 5 factors, namely perceived usefulness, perceived ease of use, trust, perceived risks, and financial literacy which have the possibility of influencing interest in using e-wallet. The variable in this study shows the adjusted R² value of 0.645, which means that the independent variable in explaining the dependent variable is 64%, while 36% is influenced by variables outside this study. Thus, it is possible that there are other factors outside of this research that may influence interest in using e-wallet.
2. The data in this study were sourced from questionnaires filled out by respondents online, so the data used in this study has the possibility of being subjective because the answers to the questionnaire depend on opinion and understanding of each respondent.
3. The majority of respondents in this study were female as much as 98 respondents or 61%, so that the majority of this research data has the possibility based on the opinions and understanding of female respondents.

5.3 Research Implication

From the research results that have been obtained, there are several implications obtained by an e-wallet service provider company with the aim of increase the number of active users who make transactions with using e-wallet. It's a good idea for an e-wallet management company to analyze the features that are needed by users and continue to want to make e-wallet an option in transactions. In addition, simplification in operating an e-wallet is also very important to note

because not all users are proficient in using smartphones.

There are some users who have not made e-wallet the main choice in transact because they do not fully understand how use the e-wallet application properly. Therefore, the convenience in the operation of the e-wallet is very important to keep users going using e-wallet in daily life. One of the things that companies can do to make users find it easy to operate the e-wallet is to make more advertisements through various platforms on the internet which not only promoting e-wallet but also educating users how easy it is to operate the e-wallet.

From the results of the research, e-wallet companies must be able to create a positive stigma against their applications, so that users put their trust in, and understand that the risk that the application has in its use is very minimal, so that it can increase e-wallet reuse.

5.4 Suggestions

Based on the conclusions and discussion of the research results, the researchers will provide suggestions including:

1. For Managers and For E-Wallet companies

It needs to be further developed in terms of service and ease of use of products from e-wallet considering that information technology is growing so that user interest is increasing.

2. For the next researcher

The next researcher hopes to develop this research more complex and in-depth using a complex research population, and the results obtained are generalized in depth, the next researcher can examine the factors related to the tagline both from internal and external aspects.