

# CHAPTER V

## CLOSING

### 5.1 Conclusion

The purpose of this study was to determine the influence of financial service characteristics, education, income and customer satisfaction on reuse intention. The independent variables in this study are financial service characteristics, education, income and customer satisfaction, while the dependent variable is reuse intention. This study is a primary research with quantitative methods using questionnaires distributed to 200 millennial users of QRIS in Padang. Based on the research conducted, it can be concluded that the research results are as follows:

1. Financial service characteristics has an effect on reuse intention. This means that the better of financial service characteristics, the higher intention of Millennial Users in Padang to reuse QRIS as FinTech Payment.
2. Education has no effect on reuse intention. This means that however the user's level of education is high or low, it will not affect the Millennial Users in Padang to reuse QRIS.
3. Income has no effect on reuse intention. This means that high or low income of users, it will no affect in reuse intention of QRIS by Millennial Users in Padang.
4. Customer Satisfaction has effect on reuse intention. This means that the better of customer satisfaction, the higher the intention of reuse QRIS by Millennial Users in Padang.

## 5.2 Implication of Research

The results of this study have several implications, including the following:

### 1. Theoretical Implications

The results of this study of this study indicates that financial service characteristics has a significant influence on reuse intention in QRIS as fintech payment. So, it can be said that a company offers financial service is important and can affect user intention to reuse QRIS in the future.

In addition, to analyze the influence of reuse intention to QRIS, this study focuses on characteristics of customers, such as education and income. In this study, the results showed that education did not have significant effect on a person's intention to reuse in QRIS as fintech payment. This show that the high or low level of user education does not really affect a person's intention to reuse QRIS. Income has a positive but not significant influence on a person's intention to reuse in QRIS, which shows the high or low income of users regarding using QRIS as fintech payment cannot affect their intention to reusing QRIS.

While, the customer satisfaction variable has a positive influence and significantly to a person's intention to reuse in QRIS which shows that satisfaction feel by the customer will influence them to recommend QRIS to their family and friends.

### 2. Practical Implications

The results of this study can be used as input for FinTech Payment companies, Bank Indonesia and Government in knowing what factors can affect a person's intention to reuse a QRIS or any other FinTech Payment. Fintech companies can focus more on improving the quality of services offered in this type of Fintech payment, so that it can attract interested users to continue using their products. The company can also see how

the characteristics of users influence in using the offered fintech payment services, so as to increase user satisfaction.

### **5.3 Limitations of Research**

Based on the experience of the researcher during this research, the researcher realizes that the results of this study are not perfect and have many limitations that affect the expected results. Therefore, it is hoped that more attention will be paid to these limitations for further research. Some of the limitations of this study include:

1. The object in this study is limited to QRIS users in the city of Padang.
2. This study only uses quantitative data obtained from online questionnaire collections filled out by respondents, so the data obtained is limited.
3. The independent variables used in this study are only financial service characteristics, education, income, and customer satisfaction, so they cannot describe the overall factors that influence reuse intention.
4. The questionnaire of the research have close meaning for each statement. So, it can make the respondents confused to fill the statement.
5. The time and energy used for collecting and processing research data are limited.
6. The number of samples taken is limited, namely as many as 200 respondents. So, it does not describe the overall effect of using QRIS on the people of Padang City.

### **5.4 Research Recommendations**

This research requires continuous research that is more focused and broader so that the weaknesses that arise can be corrected and refined. The following are suggestions for academics who will conduct further research:

1. It is recommended for further research so that the number of samples that become respondents is increased again so that the research results are better.

2. It is recommended for further researchers to use other independent variables to measure the reuse intention of QRIS as FinTech Payment
3. It is hoped that the research can be reference for further researchers as a literature review and a reference source for researchers who will conduct research on financial service characteristics, education, income, and customer satisfaction in the reuse intention of QRIS as FinTech Payment.

