

CHAPTER V

CONCLUSION

5.1 Conclusion

Based on the results and discussions in this study, where this study aims to find out how the influence of perceived usefulness, perceived security, trust, satisfaction, and confirmation on the intention to use QRIS as digital payment processed with SPSS version 28, it can be concluded that:

1. Perceived usefulness have a positive significant effect on the intention to use QRIS as digital payment. It's mean the greater benefits felt by consumers will affect consumers' intention to use QRIS as a digital payment. So, digital payment service providers must provide more benefits to consumers so that the desire to use this digital payment service continues.
2. Perceived security does not have a positive significant effect on the intention to use QRIS as digital payment. So, it is hoped that service providers must be able to ensure the security of consumers, especially regarding data.
3. Trust have a positive significant effect on the intention to use QRIS as digital payment. This verifies that respondents who use QRIS in making digital payments think that they believe in using QRIS. So, digital payment service providers must maintain trust in consumers so that consumers remain loyal to using digital payments.

4. Satisfaction does not have a positive significant effect on the intention to use QRIS as digital payment. So, it is hoped that regulators should be able to provide easy transaction menus and provide service complaints to consumers.
5. Confirmation have a positive significant effect on the intention to use QRIS as digital payment. This validates that those respondents who use QRIS in making digital payments feel that the services provided exceed their expectations. So, with the hope that this digital payment service will make consumers want to continue using digital payments.

5.2 Limitations

In this study, there are still limitations, namely:

1. The selection of samples in this study uses convenience sampling because it provides easy access for researchers.
2. The object in this study is limited to QRIS users obtained from Andalas University students of the Class of 2017-2021 who make digital payments.
3. This study only used quantitative data obtained from the collection of online questionnaires filled out by respondents, so the data obtained was limited.
4. The time and effort used to collect and process this research data is limited.

5.3 Suggestion

This research requires more targeted and broader ongoing research so that the weaknesses that arise can be corrected and refined. Here is the advice that researchers can give, namely:

1. It is expected to increase the number of samples and expand the area to be studied to respondents so that the research results are even better.
2. It is hoped that the next researcher can add other variables that can affect the intention to use that have not been studied in order to better describe the respondent's intention to use towards digital payments.
3. Invite the public, both users and those who have not used digital payments through persuasive messages, to read the instructions for use and to be able to transact smoothly also more efficiently without being exposed to perceived security and satisfaction problems that are lacking, as well as provide useful information for potential users who will only use digital payments.



