

CHAPTER V

CLOSING

5.1 Research Conclusion

This research uses a quantitative method, namely by distributing questionnaires via google form to several millennial communities in Padang City who match the criteria of respondents, namely domiciled in the city of Padang, millennials, and have transacted using QRIS. After the questionnaire was collected, 162 respondents were obtained, of which 150 met the research criteria and 12 did not meet the criteria or errors. Then the data obtained is processed using Microsoft excel software and the SmartPLS 4.0 application.

In this research, researchers used four variables, namely perceived usefulness, perceived ease of use, social influence and intention to use with the object of research, namely millennials in Padang City who have made payments using QRIS. The data in this research were obtained by distributing Google form questionnaires distributed to respondents. The variable measurement in this research uses 7 question items about perceived usefulness, 7 question items about perceived ease of use, 5 question items about social influence, and 5 question items about intention to use, with a total of 24 questions. After obtaining answers from all target respondents, namely 150 respondents, data processing is carried out using SmartPLS 4.0 software.

In the previous chapter, it was explained that there were three hypotheses proposed and the results of the analysis showed that there were all proposed and the results of the analysis show that there are all hypotheses that are accepted positively

and significantly. Based on the results of the research conducted by the researcher, conclusions can be drawn, including:

1. Perceived usefulness has a positive and significant effect on intention to use.

This shows that perceived usefulness is able to have an impact on intention to use on the use of QRIS in Padang City.

2. Perceived ease of use has a positive and significant effect on intention to use.

This shows that perceived ease of use is able to have an impact on intention to use on the use of QRIS in Padang City.

3. Social influence has a positive and significant effect on intention to use. This

shows that social influence is able to have an impact on intention to use on the use of QRIS in Padang City.

As stated above, this clearly shows that perceived usefulness, perceived ease of use, and social influence are the main antecedents of intention to use. In this regard, these findings suggest that QRIS providers should improve or develop online payment applications with high usability, more benefits to satisfy consumers.

5.2 Implication

Based on the research that has been conducted, several important implications are obtained, including:

1. Based on this research, it is known that the perceived usefulness variable has a positive and significant effect on the intention to use variable. This shows that consumers use QRIS because of its usefulness in daily transactions so that

it creates an intention to use of QRIS payments in Padang City. But on the other hand, the lowest score in this indicator is in PU5 with the statement "Overall, I believe QRIS is more useful than traditional (cash) ways of making transactions" which means that the average user also still feels that they do not agree that QRIS is more useful than the cash payment method and this should be of concern to QRIS service providers, QRIS service providers must optimize QRIS as a solution and payment option that is more useful than the cash method in the city of Padang. QRIS providers must innovate to make the QRIS payment method more popular, such as cashback and discount programs. Offer cashback programs or special discounts for transactions using QRIS. This can encourage people to use QRIS more often as a payment method. Besides QRIS integration on popular applications, invite popular applications such as e-wallets or shopping applications to integrate QRIS as a payment method, making it more accessible to users so QRIS can be a solution and an option for users and the community.

2. Based on this research, it is known that the perceived ease of use variable has a positive and significant effect on the intention to use variable. This shows that consumers use QRIS because of the convenience in daily transactions, giving rise to the intention to use of QRIS payments in Padang City. But on the other hand, the lowest score in this indicator is in PEOU2 with the statement "My interaction with QRIS is quite clear" which means that the average user also still feels that they do not agree that they interaction with

QRIS is quite clear and this also should be of concern to QRIS service providers. In the context of QRIS, perceptions of ease of use will be an important factor that can influence the adoption and acceptance of this payment system by the public. Therefore, it is important for service providers and related parties to ensure a positive and easy user experience when using QRIS. QRIS provider also can give evaluation and feedback, always monitor the effectiveness of marketing campaigns and receive feedback from QRIS users to continuously improve services.

3. Based on this research, it is known that the social influence variable has a positive and significant effect on the intention to use variable. This shows that consumers use QRIS because of the influence of social and environmental, giving rise to intention to use the use of QRIS payments in Padang City. But on the other hand, the lowest score in this indicator is in SI5 with the statement "My family members use QRIS" which means that the average user and this should be of concern to QRIS service providers, QRIS providers can use marketing effort like advertisements in traditional and digital media, use advertisements on television, radio, letters, billboards, as well as digital media such as advertisements on websites and popular applications to reach a wider audience. In addition to that, viral marketing can also be used to create unique, creative, and attention-grabbing promotional campaigns that can spread virally on social media and other platforms. Furthermore, QRIS providers can

organize and collaborate with events and contests, organize events or contests with attractive prizes for customers who use QRIS for payment.

4. This research is expected to provide valuable insights about the factors that influence the intention to use QRIS in the city of Padang. With a better understanding of these factors, local governments and financial service providers can take appropriate actions to increase QRIS adoption in society. This research finds that perceived benefits, ease of use, and social impact significantly contribute to intention to use QRIS, then outreach and education efforts can be focused on increasing people's understanding of the benefits of QRIS, usefulness, ease of use, and positive influence from the people around them. It is also expected that the results of this research can become a reference for the development of marketing strategies that can make more effective in encouraging the adoption of QRIS in the city of Padang, so it can make a greater contribution in the implementation of innovative payment technology and financial transactions at the local and national levels especially in Padang City.

5.3 Limitation of Research

Based on research that has been conducted on millennials in the city of Padang who have transacted using QRIS, researchers realise that the results of this research are not perfect and have various obstacles that can affect the expected results. Therefore,

it is hoped that all these limitations can be paid more attention to for research that will be carried out in the future. Limitations of his research is as follows:

1. This research only examines the influence between variables of perceived usefulness, perceived ease of use, and social influence on intention to use. It does not investigate other things that are also able to influence intention to use, especially in terms of transactions using QRIS.
2. The research was limited to the context of QRIS.
3. This research is limited to population coverage, namely consumers domiciled in Padang City who were selected to be respondents in this research.
4. The sample in this research was limited to 150 samples.

5.4 Research Recommendation

Based on the results that have been obtained, the conclusions and limitations of this research are obtained, so there are several suggestions that can be given to further research, namely:

1. For future research, it is better to develop more topics with complex variables by not being limited to approaches through TAM. The digital era will continue to innovate and transform so as to bring up something new and all of that is inseparable from the name of acceptance.
2. For future research, it may be possible to expand the scope of the population considering that technology itself does not have a range limit where all can be

reached as long as the technology can help daily human life, so it needs to be balanced with research with a wider scope.

3. For future research, the researcher recommend to increasing the number of research samples in order to get many responses with broader perspectives and opinions from respondents so that the results of the research topic can be explored further.

