

CHAPTER V

CONCLUSION

5.1 Conclusion

Based on the results and discussion in this research, this research aims to find out what factors influence the people of West Sumatra to adopt P2P mobile payments in West Sumatra using the Technology Acceptance Model (TAM) method with the influence variables of perceived usefulness, perceived convenience, trust, on intention to use and intention to reuse P2P mobile payment. Processed with Smart PLS version 4, it can be concluded :

1. Perceived usefulness has a negative effect on intention to use and intention to reuse P2P mobile payments as digital payments. Perceived usefulness is apparently not too important for choosing to use P2P mobile payments or reusing P2P mobile payments. Allegedly and mentioned in the discussion, it is felt that P2P mobile payments do not provide unique benefits or uses that can be provided by similar digital payment services, so that users consider other factors such as perceived ease of use and trust. In other words, P2P mobile payments for research respondents offer convenience and trust when transacting rather than providing special uses or benefits.
2. Perceived ease of use has a positive effect intention to use or intention to reuse P2P mobile payments. Based on the explanation in this study, P2P mobile payment makes it easy for users to make transactions using this digital payment.
3. Trust has a significant effect on the intention to use or reuse P2P mobile payment as a digital payment. This proves that respondents who use P2P mobile payments in making digital payments feel confident about using P2P mobile payments. So, digital payment service providers must maintain consumer trust so that consumers continue to use digital payments.

5.2 Research Implication

Based on the results of research on the application of the Technological Acceptance Model (TAM) theory to the use of P2P mobile payments in West Sumatra, this research contributes to the community carrying out transactions using P2P mobile payments to minimize

time and energy. In this study it is proven that perceived convenience and trust have a significant effect on using digital P2P mobile payments and the perceived usefulness variable does not have a significant effect on using P2P mobile payments.

And also other implications obtained from the results of research on P2P mobile payment services, namely for P2P mobile payment service providers with the aim of increasing the number of active users who make transactions using P2P mobile payment applications. And with the recent Covid-19 pandemic, there has been an increase in the use of digital payments, one of which is P2P mobile payment in transactions. It is recommended that digital payment service management companies analyze the features that users need to continue using the P2P mobile payment application as the main choice for transactions. With this, users will also experience unique benefits in using P2P mobile payments.

5.3 Research Limitation

The researcher realizes that this research is far from perfect and has many limitations. Some limitations in this research include:

1. In this study, the number of participants was still relatively small, resulting in limited generalization of the research results. Even though the distribution of this research questionnaire covered people in West Sumatra, researchers had limited access to collect respondents from other cities and limited time for data collection.
2. This research only focuses on TAM theory, so that the influencing factors are also less than optimal.

5.4 Recommendation

1. Future researchers can increase the number of research samples by expanding the scope of respondent data collection, not only through other social media, as well as expanding the area

where data collection is spread, not only in West Sumatra. If researchers can get more respondents, the research will get better results.

2. Future researchers are expected to be able to consider other variables, namely by using other factors that can directly influence the adoption of P2P mobile payment.

