CHAPTER V

CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

After making hypotheses, formulating problems, conducting research, and analyzing data, it can finally be concluded that there is an influence between Perceived Usefulness, Perceived Ease of Use, and Perceived Value in using OVO digital wallet application on user Behavioral Intention to Use, as well as between user behavior and long-term attention to using the application. However, the influence between variables did not even reach 40%.

Thus, maybe indeed the level of Perceived Usefulness, Perceived Ease of Use and also Perceived Value of the application had a role in encouraging someone to use the OVO application, but not that significant. There might be many other factors that affected a digital wallet service user to use OVO, such as economic factors, technological factors, and so on.

This research was conducted to find out which variables had an influence on Behavioral Intention to Use. In this research, the independent variables used were variable Perceived Usefulness (X1), Perceived Ease of Use (X2), and Perceived Value (X3) while the dependent variable used was Behavioral Intention to Use (Y).

Based on the calculation of multiple linear regression analysis, it can be seen:

1) From the results of multiple linear regression analysis, the result obtained was perceived usefulness, perceived ease of use and perceived value had a

significant positive influence on Behavioral Intention to Use. Therefore, it can be concluded that the hypothesis test which stated that the influence of variable Behavioral Intention to Use was acceptable.

2) To understand the influence of individual (partial) independent variables (Perceived Usefulness (X1), Perceived Ease of Use (X2), Perceived Value (X3)) on Behavioral Intention to Use (Y), a t-test was conducted. Based on the test result, it was found that three variables had significant influences on Behavioral Intention to Use.

3) Based on the result of the t-test, it was found that the Perceived Value variable had t value and the biggest beta coefficient. Thus, the Perceived Value variable had the strongest influence compared to other variables.

5.2 Suggestion

Based on the conclusions above, some suggestions given by the researcher are expected to be useful for the company or other parties. The suggestions are:

1) It is expected that the company can maintain and also increase the Perceived Usefulness, Perceived Ease of Use, and Perceived Value. Meanwhile, the Perceived Value is the most concerned, because Perceived Value has the strongest dominance to influence Behavior Intention to Use such as the service offered, also giving OVO users a special treatment to make them feel like valuable, acceptable, and worth, so at the end Behavioral Intention to Use will increase.

2) Given as the independent variables in this research, it is very important to influence Behavioral Intention to Use. It is expected that the results of this

research can be used as a reference for further researchers to develop this research by considering other variables.

3) For future researchers, it will be interesting for them to include another variable that may have effects on the behavioral intention to use. By adding more variable such as loyalty, perceived risk, theory planned behavior (TPB), unified theory of acceptance and use technology (UTAUT), and theory reasoned action (TRA). Therefore, it is expected that future researchers can find a new value that can influence behavioral intention to use.