

CHAPTER V

CONCLUSION AND RECCOMENDATIONS

5.1 Conclusion

Based on data analysis and the purpose of this research in previous chapters, then it can be concluded as follows:

1. Perceived Ease of Use affect the perceived benefit of Online Payment Application in Southeast Asia.
2. Perceived Benefit affect the Attitude toward Using Online Payment Application in Southeast Asia.
3. Perceived Ease of Use affect the Attitude toward Using the Online Payment Application in Southeast Asia.
4. Perceived Compatibility affect the Attitude toward Using Online Payment Application in Southeast Asia.
5. Attitude toward Using affect the Behavioral Intention to Use Online Payment Application in Southeast Asia.
6. Perceived Benefit affect the Behavioral Intention to Use Online Payment Application in Southeast Asia.
7. Behavioral Intention to Use affect the Decision to Online Payment Application in Southeast Asia.

5.2 Reccomendations

5.2.1 For Online Payment Application Service Provider or Regulator

From the results obtained in this research, there are reccomendations that can be used for online payment application service provider or regulator:

1. Based on the results, it is known that all the variables have effect on consumer's decision to use online payment application. Therefore, service provider or regulator can take a look at that, and try to improve

the factors that can affect the consumer's decision such as ease of use, benefit, and compatibility.

2. For service provider or regulator, try to make innovation based on the variables to improve consumer's interest.

5.2.2 For Next Researcher

From the results obtained in this research, there are recommendations that can be used for the next research or for other researcher:

1. Researcher can consider to explore and use other variables that could possibly affect decision to use online payment application such as consumer knowledge, interest, and financial literacy, so it can widen the perspective for the research.
2. It is strongly recommended for next researcher to narrow down the research sample if the time for research is very limited.
3. It is hoped that the next researcher will use a sample that is more varied in terms of age.
4. This research using a modified TAM model, so it is recommended for the next researcher to use different model for their research to give wider perspective about the research.