

CHAPTER 5

CONCLUSION AND RECOMMENDATION

5.1. CONCLUSION

5.1.1. Respondent Demography

Based on the results of the data collected for the demographic analysis of respondents from the previous chapter, which shows the data collected from this study, that is 200 respondent which is divided into two, 100 from Vietnam and 100 from Indonesia Shopee E-Wallet Users selected respondents who participated in this study. Female respondents dominated the study with 63% from Indonesia dan 76% from Vietnam & male respondents at 37% from Indonesia and 28% from Vietnam. The highest age frequency of results is from 18-30 years with 89% from Indonesia and 96% from Vietnam. Then, Based on job data the highest data is students at 70% from Vietnam and 72% from indoesia.

5.1.2. The influence of Cashback, Discount, and Security towards intention to use Shopee E-Wallet.

The independent variables in this study, namely cashback, discounts, and security have an influence on the dependent variable, namely the interest in using Shopee's E-Wallet. It is evident from the ANOVA results where testing simultaneously tests the independent variable whether it can affect the dependent variable or not. Based on the ANOVA table in Vietnam and Indonesia, this study shows that the significance value achieved is less than 0.05 and meets the H1 requirements for acceptance. The R2 test results show that cashback, discounts, and security have an influence on the intention to use Shopee's E-Wallet. In this study, it appears that in Indonesia as much as 58.2% and in Vietnam as much as 45.1% of the independent variables explain the dependent variable. This is in accordance with the opinion of Kotler and Armstrong (2012) that in general

sales promotions should build relationships with users not only for short-term sales or as a temporary brand switch. For hypothesis testing in Vietnam, Cashback has no influence

5.1.3. To indentify the influence of Cashback, Discount, and Security towards intention to use Shopee E-Wallet.

Based on hypothesis test, cashback has no influence towards intention to use Shopee E-Wallet. This happens because the significance value in cashback is greater than 0.05 then, H1 is rejected. Consumer might feel that the cashback provided by Shopee E-Wallet is not enough profitable. This related to study that researched by Adiska,F (2019) in that study state Cashback has no Influence towards consumer loyalty. Quoted from Shopee E-Wallet provision page cashback given by Shopee E-Wallet is Cashback in Digital Coin not digital money. It might be reduce consumer intention to use Shopee E-Wallet. In this case Shopee should improve their cashback to attract consumer Intention to use Shopee E-Wallet.

Based on hypothesis test, sig. value Discount in Vietnam and indoneisa is smaller than 0.05. it means, H2 is accepted. There is an influence of Discount towards intention to use Shopee E-Wallet. this related to study that researched by Jumpakita,R , Afrizal,T , and Saputra,J (2020) Discount has positive influence toward decision to use online payment. In this case Shope E-Wallet still have to increase their Discount example; provide a shipping discount or more discount voucher. Based on hypothesis test, sig. value Security in Vietnam and indoneisa is smaller than 0.05. it means, H3 is accepted. There is an influence of security towards intention to use Shopee E-Wallet. This related to study that researched by Nismawati (2018) Security has positive influence toward intention to buy. Howefer, although Security has a positive influence shopee e-wallet must to increase their security because there are severals cases where consumers personal data has ben leaked.

5.1.4. To Evaluate The Influence's Level Of Each Factors

Based on coefficients table Coefficients value for cashback is 0.126, Discount 0.348 and for Security is 0.201. in this study factors that more influence Intention to Use Shopee E-Wallet in Vietnam is Discount, the second factors is Security. It can be concluded factors that more influence intention to use Shopee E-Wallet in Vietnam is discount. Otherwise, Coefficients value for cashback is -0.015, Discount 0.413 and for Security is 0.277. in this study factors that more influence Intention to Use Shopee E-Wallet in Indonesia is Discount, the second factors is Security. From the explanation can be concluded factors that more influence intention to use shopee e-wallet in this study is Discount and second is security.

5.1.5. To compare respondents perception to each factors between indoneisa and Vietnam.

Cashback Mean Value in indonesia is 11.87 and Vietnam is 10.44 in this case value of respondent perception to cashback in Indonesia is higher than Vietnam. For Sig value is 0.000 which is smaller than 0.05. it means Indonesia and Vietnam Has a significant Differences. Then, Discount Mean Value in indonesia is 16.49 and Vietnam is 15.75 in this case value of respondent perception to discount in Indonesia is higher than Vietnam. But for Sig value is 0.081 which is greater than 0.05. it means Indonesia and Vietnam Has no significant Differences. The last, Security Mean Value in indonesia is 16.10 and Vietnam is 13.57 in this case value of respondent perception to securirty in Indonesia is higher than Vietnam. For Sig value is 0.000 which is smaller than 0.05. it means Indonesia and Vietnam Has a significant Differences.

5.2. RECOMMENDATION

According to research, several recommendations can be applied for further research. Several things that still need to be improved or improved, namely, First, research can be carried out with mixed methods or only qualitative methods, because this research is conducted using quantitative methods. In addition, researchers hope that it will be more

accurate if the number of respondents can be more, and the research location can be wider. Based on these results, Discount affect the intention to use Shopee E-Wallet. Even though Shopee has given many discounts to its consumers, discounts are something that consumers are eagerly awaiting.

Therefore, Shopee must improve their discount promotions, such as providing a bigger discount or giving a lot of postage discounts to each region. the same thing as the discount. Security is also an important thing in online transactions to make consumers feel safe transacting. based on security result affect intention to use Shopee E-Wallet. The security in Shopee E-Wallet is safe enough, however, there's nothing wrong with increasing the security in the system to make consumers even more secure in their transactions. However, in this study cashback has no influence towards the intention to use Shopee E-Wallet. some consumers do not like the cashback given in the form of Shopee coins. therefore, Shopee must to improve their cashback promotion. like changing cashback in the form of digital coins to digital money in the application.

SUMMARY

This chapter has explained in detail related to the summary, results, research objectives, research limitations, and future research recommendations. Besides, the researcher also discussed several opinions regarding the limitations and some summary results analysis recommendations.