

CHAPTER V

CONCLUSION

A. Conclusion

Based on the results of research and discussions that have been carried out regarding the acceptance and use of e-wallet applications for Jenderal Soedirman University students through the Technology Acceptance Model (TAM) approach, the following conclusions are obtained:

1. Perceived ease of use has a positive effect on perceived usefulness of using e-wallet applications.
2. Perceived ease of use has no effect on attitude toward using e-wallet applications.
3. Perceived usefulness has a positive effect on attitude toward using e-wallet applications.
4. Attitude toward using has a positive effect on behavioral intention of using e-wallet applications.
5. Behavioral intention has a positive effect on actual system use of e-wallet applications.

B. Implication

1. Theoretical Implications
 - a. The Technology Acceptance Model (TAM) can explain empirically the acceptance and use of information technology that is developing

in society, especially the development of e-wallet applications for Jenderal Soedirman University students.

- b. This research can be used as a reference for further research that discusses the Technology Acceptance Model or the use of e-wallets for students.

2. Practical Implications

- a. This research can provide practical benefits for students as material for consideration regarding the effectiveness of receiving and using e-wallet applications.
- b. Entrepreneurs can take advantage of the results of this research to see which e-wallet applications are more widely used so that they can provide payment services through e-wallet applications and improve from there.
- c. Publishers of e-wallet applications are expected to be more capable of compiling e-wallet applications that make it easier for users to transact so that they become useful and then used.

C. Research Limitations and Suggestions

1. Research Limitations

- a. The research process uses a questionnaire that is not completely accompanied by direct assistance, so there is a possibility that the filling of the questionnaire is not by the intent of the question.

- b. The number of Jenderal Soedirman University students as respondents is still not evenly distributed according to the number of students of each faculty, so they are still less representative of Jenderal Soedirman University students.

2. Future Research

- a. Further research is better to accompany directly when filling out the questionnaire so that the intent of the question is conveyed properly and get the appropriate answer.
- b. Further research is better to expand the distribution of students from each faculty so that they do not accumulate in only a few faculties or even directly to e-wallet application users.
- c. Further research can add other variables outside of TAM that can affect the use of e-wallet applications, both external and internal influences such as safety, risk, trust, or others.

