

## CHAPTER V

### CONCLUSION AND SUGGESTIONS

#### A. Conclusion

This study aims to determine the relationship between facilitating conditions, lifestyle, and effort expectancy on interest in using the PayLater feature on e-commerce. The following conclusions can be drawn:

1. The facilitating conditions variable has a positive effect on the interest in using the PayLater feature on e-commerce. This is related to the results of UTAUT2 theory conducted by Venkatesh et al. (2003) that Facilitating conditions describes an individual who believes that existing technical and organizational infrastructure can support the use of technology.
2. Lifestyle variables have a positive effect on the interest in using the PayLater feature on e-commerce. This shows that the higher a person's activity in using the PayLater feature, it will affect the community in increasing the use of the PayLater feature because lifestyle is one of the social reflections related to one's pleasure and self-interest which is then reflected through activities or behavior in determining the choice of use and can change according to the wishes or developments of the times. related to UTAUT2 theory what was said by Venkatesh et al. (2012), that lifestyle is related to hedonism motivation due to user activity fulfilled through technology, users will feel happy and comfortable using this technology. Venkatesh also said that hedonism motivation as a tool for predicting related consumer behavior use of technology.
3. The effort expectancy variable has a positive effect on the interest in using the PayLater feature on e-commerce. Using the PayLater feature in e-commerce, users find it easy to use. The majority of respondents in this study are people older than 17 years who using technology that is easy and fast-paced.

Related to UTAUT2 theory by Venkatesh et al (2003) research that effort expectancy is defined as the level of ease associated with using the system. Venkatesh found that effort expectancy has an influence on behavioral intention. So, a high standard of convenience causes this generation feel that the convenience obtained from the PayLater feature in e-commerce has met their expectations.

## **B. Research Implications**

The implications are a consequence or a direct result of the research. The implications of this research are as follows:

1. The condition of the Facilitating Conditions, Lifestyle, and Effort Expectancy that have a positive effect on interest in use must be maintained and continuously improved to influence and attract users to use the PayLater feature on e-commerce so that it can further strengthen because these factors will dominate the market.
2. People who are using or about to use the PayLater features should know about the positive and negative sides of using these features.
3. People who are using this features should limit their habits on spending their shopping using PayLater feature to avoid inflated bills by just buy something that they are really need.

## **C. Research Limitations**

The results of this study still have weaknesses and limitations including:

1. The process of collecting respondent data is obtained through an online questionnaire which is done by charging directly by respondents. The attitude of respondents who are not serious or dishonest in the process of filling out the questionnaire can lead to bias so that they do not describe what actually happened.
2. The limited ability of researchers in terms of time and energy as well as the number of research samples is quite large, causing researchers to unable to collect responses from samples directly without going through the media.

#### **D. Suggestions**

Based on the results of the conclusions and limitations of the study, there are several suggestions that researchers recommend for further research, namely:

1. The government should have to spread awareness about this feature, because as we can see that PayLater features seem interesting. People who do not know about the negative sides of using this feature might be involved in unwanted problems in the future.
2. Further research is recommended to add other variables that are not included in this research, such as price values, social influence, and perceived technology security according to the theory of UTAUT2.
3. Further research is recommended to use different populations, samples, and methods from this study in order to get better research results.
4. Conduct further research on the features of PayLater in the analysis of the Islamic approach. Because in Islam the PayLater feature is not in accordance with Islamic teachings. Where this feature indirectly suggests someone to do debt and encourages consumptive behavior which is isyraf or excessive because a Muslim should enjoy something within reasonable limits. In addition, in practice the PayLater feature has an additional price or an additional principal value on the loan amount and this is usury, and the practice of usury is prohibited in Islam because usury is a major sin and has been warned in the Qur'an in four different suras namely, QS. ar-Rum verse 39, QS an-Nisa 'verse 160-161, QS. Ali 'Imran verse 130, and in QS al-Baqarah verse 275-276 and verse 278.
5. For Muslim users who carry out activities using the PayLater feature, they are encouraged to be more careful in making transactions using this feature and ensure that the contract made does not contain elements that violate the Shari'a so that the transaction becomes legal and in accordance with Islamic Shari'a.