

CHAPTER V

CONCLUSION

A. Conclusion

The following conclusions were formed as an outcome of the study's findings and the discussions that went on among MSME entrepreneurs in Banyumas who were interested in using QRIS:

1. Performance expectancy has a positive effect on behavioral intention to use QRIS.
2. Effort expectancy has not been accepted for its effect on behavioral intention to use QRIS.
3. Facilitating conditions has not been accepted for its effect on behavioral intention to use QRIS.
4. Social influence has a positive effect on behavioral intention to use QRIS.

B. Implication

1. Theoretical Implications

This research can provide theoretical benefits in the form of increased knowledge about several factors that can affect the use of information systems and can be a reference in research in the field of system application to improve the performance and quality of MSMEs. Furthermore, this study can strengthen previous research related to UTAUT 2 and approaches to the use of information systems.

2. Practical Implications

The results of this study indicate that only performance expectancy and social influence can influence the interest of MSME entrepreneurs in using QRIS as a means of payment. Performance expectancy is the first factor that can have a positive effect on interest in using QRIS, because when users experience high benefits from using QRIS, it will provide useful advantage and will be interesting to keep using. Social influence is the second factor that can have a positive effect on interest in using QRIS, because when you get influence, such as opinions or recommendations from people who are considered important, it will foster a sense of trust and want to use QRIS.

C. Research Limitations and Suggestions

1. Research Limitations

- a. The research process uses questionnaires, some of which are incomplete accompanied by direct assistance, so there is a possibility that filling out questionnaires is not in accordance with the purpose of the questions.
- b. The distribution of questionnaires cannot be done online considering the number of scams spread through links.

2. Future Research

- a. Further research should follow directly when filling out the questionnaire so that the aim of the question is expressed clearly and gets the suitable answer.
- b. Further study might involve variables outside of UTAUT 2 that could influence whether QRIS is used, including internal as well as external factors such as safety, risk, and trust.
- c. Further studies might involve both buyers and sellers who use QRIS as research subjects, not just one of them.

