

CHAPTER V

CONCLUSION AND IMPLICATION

A. Conclusion

The presented test results and discussions collectively suggest the following conclusions:

1. Performance expectancy have a positive effect on the intention of MSEs in using POS applications in Banyumas Regency. The higher the performance expectations felt by MSEs, the more likely they are to use POS applications.
2. Effort expectancy does not affect the intention of MSEs in using POS applications in Banyumas Regency. This shows that the ease of use of POS applications is not the main factor in influencing MSEs' decisions to use the application.
3. Social influence has a positive effect on the intention of MSEs in using POS applications in Banyumas Regency. The higher the social influence received by MSEs, the more likely they are to use POS applications.
4. Facilitating conditions do not affect the intention of MSEs in using POS applications in Banyumas Regency. This shows that the availability of facilities and support is not the main factor that encourages MSEs to use POS applications.
5. Hedonic motivation has a positive effect on the intention of MSEs in using POS applications in Banyumas Regency. The higher the hedonic

motivation felt by MSEs, the more likely they are to use POS applications.

6. Price value has a positive effect on the intention of MSEs to use POS applications in Banyumas Regency. The higher the price value perceived by MSEs, the more likely they are to use POS applications.
7. Habit does not affect the intention of MSEs to use POS applications in Banyumas Regency. This shows that the habit of using technology is not the main factor influencing the decision of MSEs to use POS applications.

B. Implication

Based on the conclusions that have been stated, the results of this study indicate that the factors of performance expectancy, social influence, hedonic motivation, and price value influence the intention to use POS. However, other factors such as effort expectancy, facilitating conditions, and habits have no influence. Thus, the following theoretical and practical implications can be put forward:

1. Theoretical Implications

The study employs the UTAUT2 (Unified Theory of Acceptance and Use of Technology 2) model to explore how factors like performance expectancy, effort expectancy, social influence, facilitating conditions, hedonic motivation, price value, and habit affect MSEs' intentions to adopt POS technology. By adapting and testing this model in small businesses context, the research provides new insights into how

these constructs influence adoption in this setting. While the UTAUT2 model has been widely used in consumer and organizational technology adoption, its application to MSEs, especially those in rural or underserved areas, presents a novel extension, contributing to the literature by demonstrating that small-scale businesses are influenced by the same technology acceptance factors as larger enterprises or individual consumers. The research further highlights how affordability, social networks, perceived enjoyment or pleasure, and practical benefits—such as increased efficiency and reduced errors—shape technology adoption, offering valuable theoretical insights into the unique barriers and motivators faced by MSEs and informing future technology design, policy-making, and support for small businesses.

2. Practical Implications

The practical implications of this research are the government and business community can hold socialization and education programs that focus on the practical benefits of using POS for MSEs, such as workshops, seminars, or direct training that shows how POS can help improve business performance. Moreover, POS service providers can offer free trials or basic versions at affordable prices to encourage MSEs to try and experience the benefits of POS before deciding to invest further.

C. Research Limitation

Based on the research findings and the researcher's direct experience, the limitation of the study arises from the fact that not all Micro and Small Enterprises (MSEs) were willing to participate in the interviews. This reluctance could result in data that is less representative of the broader population of MSEs, potentially leading to biased or incomplete findings. A possible reason for this non-participation could be a lack of trust or understanding regarding the study's purpose and the confidentiality of the information provided. Some MSE owners may be hesitant to share sensitive business data, fearing that it could affect the assessment or perception of their business.

To mitigate this limitation in future research, it is essential that researchers take steps to clearly communicate the purpose of the study and the benefits of participation to MSE owners. Providing transparency about how the data will be used and ensuring that confidentiality is maintained can help alleviate any concerns about the potential risks involved. Researchers should explicitly assure participants that their responses will remain anonymous and that no individual's data will be linked to their business performance or evaluated negatively.

Furthermore, researchers can consider employing strategies to incentivize participation, such as offering small gifts, tokens, or other forms of appreciation to MSE owners as a gesture of thanks for their time and input. These incentives, can encourage higher participation rates and

demonstrate gratitude toward participants, increasing the likelihood of obtaining a more representative and comprehensive sample.

