

CHAPTER V

CONCLUSIONS AND IMPLICATIONS

A. Conclusions

Based on result of the research and discussions hat has been resented, the following conclusions can be drawn:

1. Usage Barriers has negative effect on Intention to Use
2. Value Barriers has negative effect on Intention to Use
3. Risk Barriers has no effect on Intention to Use
4. Tradition Barriers has a negative effect on Intention to Use
5. Image Barriers has a negative effect on Intention to Use
6. Grievance Redressal has no effect of adoption barriers on the intention to use QRIS

B. Implications of Research

1. Theoretical Implications

Theoretically, this research is expected to contribute to the development of science in the field of digital marketing and consumer behaviour, especially in the context of financial technology adoption. By integrating five types of innovation barriers—namely usage barriers, value barriers, risk barriers, tradition barriers, and image barriers—and introducing grievance redressal as a moderation variable, this study provides a new perspective on the factors that influence the intention to use QRIS-based digital payment systems. The results of this research can

be used as a reference for academics and researchers in developing conceptual models that are relevant to the context of technology adoption in developing countries.

2. Practical Benefits

a. For digital payment service providers

This research can be the basis for formulating more effective communication and education strategies to reduce barriers to QRIS adoption in the community, as well as in strengthening the consumer complaint handling system to increase user trust and loyalty.

b. For MSME

The findings of this study can help businesses understand the psychological and cultural factors that influence consumer decisions in using QRIS, so that they can adjust their approach to service, promotion, and education to customers.

c. For the Government

The results of this research can be used as input in formulating policies that encourage digital financial inclusion and improve consumer protection mechanisms, especially in terms of handling complaints related to digital payment services.

C. Research Limitation & Suggestion

The sample size for this study was only 118. Distributing the questionnaire with default questions allowed respondents with similar characteristics to complete the questionnaire, while respondents with different

characteristics did not complete the questionnaire. The moderated research variables were limited to only a few. For further research, it is recommended to use more varied variables and larger samples in different locations.

