

CHAPTER V

CONCLUSIONS AND IMPLICATIONS

A. Conclusion

1. There is a positive effect of self-efficacy on perceived ease of use.
2. There is a positive effect of self-efficacy on perceived usefulness.
3. There is a positive effect of perceived ease of use on attitude.
4. There is a positive effect of perceived usefulness on attitude.
5. There is a negative effect of perceived risk on attitude.
6. There is a positive effect of normative belief on attitude.
7. There is a positive effect of attitude on behavioral intention.

B. Implication

As empirical research, the result of this study can be used by Go-Jek Bandung, especially on Go-Pay as a consideration to gain the trust from the customer, specifically capturing a new user. There are several ways that the company can do to make the customer more acceptable on using Go-Pay, as follow:

- a. Make a permanent promo such as inviting a new Go-Pay user by the customer where the invited user will get free credit and the inviter also get bonus from them, this way Go-Pay might get a good word of mouth among the customers.
- b. Make a record about how many times the customer have used Go-Pay, especially these days customer seems to love share everything on social media and such. Furthermore, the usage record can be included in transaction history and the customer able to search certain transaction in case they need it.

- c. Go-Jek should educate not only customer about Go-Pay or generally about e-money, so customer will put more trust on it and didn't hesitate when using Go-Pay especially.

Lastly, there are some suggestions for future research, they are:

- a. While Bandung is a commercial city, the next research should be done in a smaller one to get a vary result on Go-Pay acceptance by the customer.
- b. Make the online questionnaire using simpler design or use a more eye catching platform, not just Google Online where the researcher have limited capabilities to customize.