

CHAPTER 5

CONCLUSION, LIMITATION AND SUGGESTIONS

5.1 Conclusion

This research attempts to test the influence of Post-Usage Usefulness, Self-Efficacy and Satisfaction towards the Application Continuance Intention of T-Cash. According to the data analysis and discussion done in chapter 4, the conclusions that can be drawn are as follows:

1. Post-Usage Usefulness has a positive influence on the Application Continuance Intention. The higher the usage value of an application in helping the users to do their activities, the higher the intention to keep on using that application in the long run. When the users of T-Cash feel that T-Cash had allow them to make many kinds of payments and had made their payment faster and easier so, they will keep on using T-Cash application in a long run. Therefore, hypothesis 1 is supported. In addition, the Post-Usage Usefulness can also influence the Application Continuance Intention through Satisfaction.
2. Post-Usage Usefulness has a positive influence on Satisfaction. The users of T-Cash application can be satisfied if they found the usage value of T-Cash application. So the higher the usage value, the higher the satisfaction of the users. If the users feel that T-Cash application is very useful for payments as it makes payments faster and easier so, the users of T-Cash application will be very satisfied with the application. Therefore, hypothesis 2 is supported.
3. Self-Efficacy has a positive influence on the Application Continuance Intention. The users of T-Cash application are confident and capable in achieving payment objectives through the application. This then leads to the intention of using T-Cash application in the long run. Therefore, hypothesis 3 is supported.

4. Self-Efficacy has a positive influence on Satisfaction. The higher the self-efficacy, the higher the confidence of the users to meet certain objectives through internet. This implies to the objective of payment activities on which if this objective is met through the usage of T-Cash application, the users will be very satisfied in using T-Cash application. Therefore, hypothesis 4 is supported.
5. Satisfaction has a positive influence on the Application Continuance Intention. The higher the satisfaction of the users in using T-Cash application, the higher their intention to keep on using T-Cash application. This is because the users feel that they are capable in using T-Cash application and found it to be very useful for processing their payments therefore, T-Cash application meets and even exceeds the users' expectation which leads to a high level of satisfaction. This satisfaction then makes the users to have the intention to keep on using T-Cash application. Therefore, hypothesis 5 is supported.

5.2 Limitation

This research is limited to the T-Cash users in Surabaya only. In addition, most of the respondents are still students or university students. Therefore, this research lacks of diversity for the respondents itself.

5.3 Suggestions

Based on the conclusion, there are some suggestions that can be considered by future research and the management team of T-Cash application:

1. Academic Suggestions

For future research, it is better for the researchers to pay more attention on the distribution of the questionnaire. This aims to ensure the diversity of the respondents and to minimize the univariate normality problem.

Besides that, researchers can also consider other variables that might influence the application continuance intention.

2. Practical Suggestions

According to the descriptive statistics of post-usage usefulness, the lowest mean is in the first indicator which stated that using T-Cash application for payment will make payment faster. Therefore, T-Cash need to improve their application's usefulness by adding more features that are beneficial for the users to make their payments faster. Furthermore, according to the descriptive statistics of self-efficacy, the lowest mean is in the first indicator which stated that users can perform payment using T-Cash application even if there is no one around to help. Therefore, T-Cash can increase their users' self-efficacy by designing an easy and interactive user interface. Moreover, T-Cash can also provide the users with easy to follow instructions on how to process their payments through T-Cash application. All of these allows the users to complete their payments well through the T-Cash application and it will increase their intention to keep on using T-Cash application.

REFERENCES

- Akhter, S. H. (2014). Privacy concern and online transactions: The impact of Internet self-efficacy and Internet involvement. *Journal of Consumer Marketing* 31 (2):118–25.
- Al-Maghrabi, T., and C. Dennis. (2011). What drives consumers' continuance intention to e-shopping? Conceptual framework and managerial implications in the case of Saudi Arabia. *International Journal of Retail & Distribution Management* 39 (12):899–926.
- Anderson, J. C., and D. W. Gerbing. (1982). Some methods for respecifying measurement models to obtain unidimensional construct measurement. *Journal of Marketing Research* 19:453–60.
- Bagozzi, T. P., Y. Yi, and L. W. Phillips. (1991). Assessing construct validity in organizational research. *Administrative Science Quarterly* 36:421-58.
- Bellman, S., R. F. Potter, S. Treleaven-Hassard, J. A. Robinson and D. Varra. (2011). The effectiveness of branded mobile phone apps. *Journal of Interactive Marketing* 25 (4):191-200.
- Bhattacharjee, A. (2001a). An empirical analysis of the antecedents of electronic commerce service continuance. *Decision Support Systems*, 32(2), 201-214.
- Bhattacharjee, A. (2001b). Understanding information systems continuance: An expectation-confirmation model. *MIS Quarterly* 25 (3):351-70.
- Bhattacharjee, A., Perols, J., and Sanford, C. (2008). Information technology continuance: A theoretic extension and empirical test. *Journal of Computer Information Systems*, 49(1), 17-26.
- Crabbe, M., C. Standing, S. Standing, and H. Karjaluo. (2009). An adoption model for mobile banking in Ghana. *International Journal of Mobile Communications* 7 (5):515–43.
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly* 13:319-40.
- Durianto, D. and Sugiarto. (2001). *Strategi Menaklukkan Pasar Melalui Riset Ekuitas dan Perilaku Merek*. Jakarta: Gramedia.
- Flavian, C., M. Guinaliu, and R. Gurrea. (2006). The role played by perceived usability, satisfaction and consumer trust on website loyalty. *Information & Management* 43 (1):1-14.

- Grewal, D., A. L. Roggeveen, L.D. Compeau, and M. Levy. (2012). Retail value-based pricing strategies: New times, new technology, new consumers. *Journal of Retailing* 88 (1): 1-6.
- Hsu, C.-L., and J. C.-C. Lin. (2015). What drives purchase intention for paid mobile apps? An expectation confirmation model with perceived value. *Electronic Commerce Research and Applications* 14:46-57.
- Hu, P. J. H., S. A. Brown, J. Y. Thong, F. K. Chan, and K. Y. Tam. (2009). Determinants of service quality and continuance intention of online services: The case of eTax. *Journal of the American Society for Information Science and Technology* 60 (2):292-306.
- Hung, S.-Y., C.-M. Chang, and T.-J. Yu. (2006). Determinants of user acceptance of the e-government services: The case of online tax filling and payment system. *Government Information Quarterly* 23 (1):97-122.
- Igbaria, M., and J. Iivari. (1995). The effects of self-efficacy on computer usage. *Omega* 23 (6):587-605.
- Kang, Y. J., and Lee, W. J. (2014). Self-customization of online service environments by users and its effect on their continuance intention. *Service Business* 9(2): 321–342.
- Kang, Y. S., and H. Lee. (2010). Understanding the role of an IT artifact in online service continuance: An extended perspective of user satisfaction. *Computers in Human Behavior* 26 (3):353–64.
- Kuo, Y.-C., A. E. Walker, K. E. Schroder, and B. R. Belland. (2014). Interaction, Internet self- efficacy, and self-regulated learning as predictors of student satisfaction in online education courses. *The Internet and Higher Education* 20:35–50.
- Limayem, M., M. Khalifa, and A. Frini. (2000). What makes consumers buy from Internet? A longitudinal study of online shopping. *IEEE Transactions on Systems, Man, and Cybernetics - Part A* 30 (4):421-32.
- Limayem, M., S. G. Hirt, and C. M. Cheung. (2007). How habit limits the predictive power of intention: The case of information systems continuance. *MIS Quarterly* 31 (4):705-37.
- Lin, K. M., Chen N. S., & Fang, K. (2011). Understanding e-learning continuance intention: A negative critical incidents perspective. *Behaviour & Information Technology* 30 (1):77-89.
- McLeod, S. A. (2014). Questionnaire. Retrieved from www.simplypsychology.org/questionnaires.html.

- Oliver, R. L. (1980). A cognitive model of the antecedents and consequences of satisfaction decisions. *Journal of Marketing Research* 17:460-69.
- Reinartz, W. J., M. Haenlein, and J. Henseler. (2009). An empirical comparison of the efficacy of covariance-based and variance-based SEM. *International Journal of Research in Marketing* 26 (4):332-44.
- Rezaei, S., Shahijan, M. K., Amin, M., & Ismail, W. K. W. (2016). *Determinants of App Stores Continuance Behavior: A PLS Path Modelling Approach*, Vol. 15, No. 4, 408-440.
- Riquelme, I. P., and S. Román. (2014). The influence of consumers' cognitive and psychographic traits on perceived deception: A comparison between online and offline retailing contexts. *Journal of Business Ethics* 119 (3):405-22.
- Rudhumbu, N. (2015). The use of motivational teaching methods in primary schools mathematics in Zimbabwe: A case of the first decade after independence. *International Journal of Vocational and Technical Education*, Vol. 1, No. 1, 15-29.
- Salanova, M., R. M. Grau, E. Cifre, and S. Llorens. (2000). Computer training, frequency of usage and burnout: The moderating role of computer self-efficacy. *Computers in Human Behavior* 16 (6):575-90.
- Sarstedt, M. (2008). A review of recent approaches for capturing heterogeneity in partial least squares path modelling. *Journal of Modelling in Management* 3 (2):140-61.
- Setiawan, S. (2018). Tahun 2017, Pengguna Internet di Indonesia Mencapai 143,26 Juta Orang. Retrieved from <https://ekonomi.kompas.com/read/2018/02/19/161115126/tahun-2017-pengguna-internet-di-indonesia-mencapai-14326-juta-orang>, 12-07-2018.
- Shang, D., and Wu, W. (2017). Understanding mobile shopping consumers' continuance intention. *Industrial Management & Data Systems* 117 (1):213-227.
- Shank, D. B., and S. R. Cotten. (2014). Does technology empower urban youth? The relationship of technology use to self-efficacy. *Computers & Education* 70:184-93.
- Song, J., J. Kim, D. R. Jones, J. Baker, and W. W. Chin. (2014). Application discoverability and user satisfaction in mobile application stores: An environmental psychology perspective. *Decision Support Systems* 59:37-51.
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif, R&D*. Bandung: Alfabeta.
- Teo, T. S., and V. K. Lim. (2001). The effects of perceived justice on satisfaction and

behavioral intentions: The case of computer purchase. *International Journal of Retail & Distribution Management* 29 (2):109-25.

Vekiri, I., and A. Chronaki. (2008). Gender issues in technology use: Perceived social support, computer self-efficacy and value beliefs, and computer use beyond school. *Computers & Education* 51 (3):1392–404.

Widiartanto, Y. (2016). Pengguna Internet di Indonesia Capai 132 Juta. Retrieved from <https://tekno.kompas.com/read/2016/10/24/15064727/2016.pengguna.internet.di.indonesia.capai.132.juta>, 12-07-2018.

Yamin, S., and Kurniawan, H. (2009). *Structural Equation Modeling dengan Lisrel – PLS*. Jakarta: Penerbit Salemba.

<https://digitalpayment.telkomsel.com/about>. Accessed on 12-07-2018.

<https://teknologi.id/insight/inilah-uang-elektronik-terpopuler-di-indonesia-2017/>. Accessed on 25-01-2019.

<https://www.bankmandiri.co.id/e-money>. Accessed on 25-01-2019.

https://www.bi.go.id/id/ruang-media/siaran-pers/Pages/sp_165814.aspx. Accessed on 12-07-2018.

<https://www.bi.go.id/id/sistem-pembayaran/informasi-perizinan/uang-elektronik/penyelenggara-berizin/Pages/default.aspx>. Accessed on 12-07-2018.

<https://www.bi.go.id/id/statistik/sistem-pembayaran/uang-elektronik/contents/transaksi.aspx>. Accessed on 12-07-2018.

<https://www.go-jek.com/go-pay/>. Accessed on 25-01-2019.

<https://www.wartaekonomi.co.id/read175286/tembus-20-juta-pengguna-tcash-yang-aktif-hanya-35.html>. Accessed on 12-07-2018.