

CHAPTER 5

CONCLUSION & SUGGESTION

1.1. Conclusion

Based on the results of research and discussion are used in accordance with the purpose of the hypothesis, some conclusions can be concluded such as follows:

1. Perceived usefulness proven to have a significant and positive effect on attitude toward use. This show that perceived usefulness of OVO exerts a positive impact on attitude toward use, it mean that OVO is useful for the respodents'. It supported from the answer of the repondents' that they find OVO is useful in conducting financial transactions. Therefore, the first hypothesis is accepted.
2. Perceived ease of use is proven to have a significant and positive effect on attitude toward use. This show that perceived ease of use of OVO exerts positive impact on attitude toward use, it mean that respodents' think that easy to use OVO. It supported from the answer of the repondents' that they think using OVO is easy. Therefore, the second hypothesis is accepted.
3. Attitude toward use is proven to have a significant and positive effect on intention to use. This show that attitude toward using OVO exerts positive impact on attitude toward use, it mean that respondents' have positive attitude toward using OVO and will impact the intention of using OVO. It supported from the answer of the repondents' that they would be desirable to use OVO. Therefore the third hypothesis is accepted.
4. Gender is proven not to have moderate impact on perceived usefulness to attitude toward using. The result explained that when perceived ease of

use increase then it is not necessarily increase attitude toward using OVO. Thus, the fourth (a) hypothesis that stated perceived usefulness and attitude will be moderated by Gender is not accepted

5. Gender is proven not to have moderate impact on perceived ease of use to attitude toward using. The result explained that when perceived ease of use increase then it is not necessarily increase attitude toward using OVO. Thus, the fourth (b) hypothesis that stated perceived ease of use and attitude will be moderated by Gender is not accepted

1.2. Suggestion

Based on the conclusion, it can be given a number of recommendations in the form of suggestions that can be taken into considerations as follows:

1.2.1. Suggestion for Theoretical

1. For the next research, it is better to add more exogenous variables such as diffusion of perceived behavioral control, and subjective norms which is also affecting the attitude toward use and intention to use as the dependent variable. For the moderator itself maybe in the next research can use self-efficacy as the moderator.
2. For the next research should also increase the number of the respondents, so it will be include more diversity and not specify mostly to students or young adult from the age 17 – 25 years old but, also to all those who attract OVO.
3. For the next research is suggested to use a larger sample size, which is about more than 300 respondents' so, it can deliver more reliable data analysis.

1.2.2. Suggestion for Practical

1. As discussed earlier in previous chapter found that perceived usefulness variable has a positive and significant impact on attitude toward using. This proves that perceived usefulness of OVO already good but, it seems that OVO payment lack of quickness. It will be better if OVO make campaign or advertising online to show how faster to use OVO.
2. Based on previous chapter perceived ease of use variable has a positive and significant impact on attitude toward using. This proves that perceived ease of use of OVO already good but, it seems that OVO lack of guide. It will be better if OVO make advertising online to show how easy to use OVO.
3. Based on the result above, Attitude toward using variable has a positive and significant impact on intention to use. This proves that Attitude toward using of OVO already good but, it seems that respondents' think that isn't a wise idea. OVO should pay attention to the bank that works with OVO. It will be better if OVO adds to the bank's choice to top up through m-banking and internet banking because some bank may charge the top up if the people use another bank and also, they should give more extra option to pay the bills such as voucher gameplay.

When these things are met, the user can feel ease to use and usefulness as well as trust while using OVO. The sense of perceived ease of use and perceived usefulness can trigger attitude toward use the application so that users have an intention to use the application. Thus, the prospecting user will have the intention to use and intent to recommend the application. This can certainly increase the number of users who install and the number of active users.

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