

BAB V

KESIMPULAN DAN SARAN

Bab ini akan berisi hasil akhir penelitian dalam bentuk kesimpulan dan saran. Kesimpulan bertujuan untuk menjawab tujuan penelitian. Sedangkan, saran merupakan usulan yang disampaikan kepada Perusahaan X ataupun penelitian selanjutnya.

V.1. Kesimpulan

Berdasarkan penelitian yang dilakukan, terdapat beberapa kesimpulan yang didapatkan sebagai berikut.

1. *Rating, Product Knowledge, Performance Expectancy* adalah variabel yang berpengaruh secara positif dan signifikan untuk meningkatkan niat mengunduh aplikasi perencanaan keuangan.
2. Usulan dibentuk berdasarkan variabel yang berpengaruh positif dan signifikan untuk Perusahaan X. Terdapat 7 buah usulan yang disampaikan kepada manajemen Perusahaan X.
3. Seluruh usulan perbaikan yang diberikan kepada Perusahaan X untuk meningkatkan niat mengunduh aplikasi perencanaan keuangannya. Hasil diskusi dengan pihak perusahaan menghasilkan 6 usulan perbaikan diterima dan 1 usulan ditolak. Usulan yang diterima adalah pembaharuan aplikasi, *In-app review, A/B Testing, Influencer Marketing*, pembaharuan tampilan pencatatan keuangan, dan promosi manfaat. Sedangkan, usulan yang ditolak adalah *email newsletter*.

V.2. Saran

Beberapa saran diberikan kepada Perusahaan X untuk meningkatkan niat mengunduh aplikasi perencanaan keuangan miliknya.

1. Perusahaan X sebaiknya menerapkan usulan yang telah diberikan karena berdasarkan penelitian ini dapat meningkatkan niat mengunduh aplikasi miliknya. Dengan meningkatnya niat mengunduh tersebut, diharapkan semakin banyak pula orang yang mengunduh aplikasi Perusahaan X.

2. Perusahaan X melakukan kontrol secara berkala atas implementasi usulan yang diberikan. Kontrol ini berguna untuk mengevaluasi dampak yang dihasilkan sehingga dapat dibuat sebuah perbaikan tambahan jika diperlukan.

Selain saran bagi pihak perusahaan, terdapat beberapa saran yang berguna untuk penelitian selanjutnya.

1. Meningkatkan jumlah responden yang berperan sebagai sampel penelitian. Semakin banyak sampel yang didapat maka semakin besar kemungkinan penelitian menghasilkan kesimpulan yang representatif.

2. Menambahkan variabel tambahan sebagai variabel yang mempengaruhi *behavior intention*. Penambahan variabel dilakukan mengingat kemampuan prediksi yang lemah dan dapat disimpulkan bahwa terdapat variabel diluar model penelitian ini yang menjelaskan niat mengunduh aplikasi perencanaan keuangan.

3. Memperhatikan tata bahasa pada kuesioner yang menggambarkan variabel indikator. Tata bahasa dapat mempengaruhi responden dalam menjawab pertanyaan. Jika responden tidak dapat memahami makna pertanyaan, maka data yang terkumpul berpotensi untuk menghasilkan informasi yang keliru.

DAFTAR PUSTAKA

- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*. [https://doi.org/10.1016/0749-5978\(91\)90020-T](https://doi.org/10.1016/0749-5978(91)90020-T)
- Alalwan, A. A., Dwivedi, Y. K., & Rana, N. P. (2017). Factors influencing adoption of mobile banking by Jordanian bank customers: Extending UTAUT2 with trust. *International Journal of Information Management*. <https://doi.org/10.1016/j.ijinfomgt.2017.01.002>
- Alalwan, A. A., Dwivedi, Y. K., & Williams, M. D. (2016). Customers' Intention and Adoption of Telebanking in Jordan. *Information Systems Management*. <https://doi.org/10.1080/10580530.2016.1155950>
- Alhabeeb, M. J. (1996). Teenagers' money, discretionary spending and saving. *Journal of Financial Counseling and Planning*.
- Alt, R., & Puschmann, T. (2012). The rise of customer-oriented banking - Electronic markets are paving the way for change in the financial industry. *Electronic Markets*, 22(4), 203–215. <https://doi.org/10.1007/s12525-012-0106-2>
- APJII. (2018). *Penetrasi & Profil Perilaku Pengguna Internet Indonesia Tahun 2018*.
- ASBA. (2017). An Overview of FinTechs: Their Benefits and Risks. *Association of Supervisors of Banks of the Americas*, 1–25.
- Beutler, I., Beutler, L., & McCoy, J. K. (2008). Money aspirations about living well: Middle school student perceptions. *Journal of Financial Counseling and Planning*.
- Bhatt, B. (2011). Financial Management Importance.
- Cahyani, D. R. (2019). OJK: Literasi dan Inklusi Keuangan Masyarakat Indonesia Rendah.
- Chong, A. Y. L. (2013). Mobile commerce usage activities: The roles of demographic and motivation variables. *Technological Forecasting and Social Change*. <https://doi.org/10.1016/j.techfore.2012.12.011>

- Chuang, L.-M., Liu, C.-C., & Kao, H.-K. (2016). The Adoption of Fintech Service: TAM perspective. *International Journal of Management and Administrative Sciences (IJMAS)*, 3(07), 1–15. Retrieved from www.ijmas.org
- Compeau, D., Higgins, C. A., & Huff, S. (1999). Social cognitive theory and individual reactions to computing technology: A longitudinal study. *MIS Quarterly: Management Information Systems*. <https://doi.org/10.2307/249749>
- Davis, F. D. (1986). A technology acceptance model for empirically testing new end-user information systems: Theory and results. *Management*. <https://doi.org/oclc/56932490>
- Davis, F. D. (1989). Perceived usefulness, perceived ease of use, and user acceptance of information technology. *MIS Quarterly: Management Information Systems*. <https://doi.org/10.2307/249008>
- Davis, F. D., Bagozzi, R. P., & Warshaw, P. R. (1992). Extrinsic and Intrinsic Motivation to Use Computers in the Workplace. *Journal of Applied Social Psychology*. <https://doi.org/10.1111/j.1559-1816.1992.tb00945.x>
- Escobar-Rodríguez, T., & Carvajal-Trujillo, E. (2013). Online drivers of consumer purchase of website airline tickets. *Journal of Air Transport Management*. <https://doi.org/10.1016/j.jairtraman.2013.06.018>
- Fishbein & Ajzen. (1993). User Acceptance of Information technology.pdf. *Int. J. Man-Machine Studies*, Vol. 38, pp. 475–487.
- Franedy, R., & Bosnia, T. (2018). Ini Dia Empat Jenis Fintech di Indonesia. Retrieved January 14, 2020, from <https://www.cnbcindonesia.com/tech/20180110145800-37-1126/ini-dia-empat-jenis-fintech-di-indonesia>
- Garman, E. T. ., & Fogue, R. E. . (1997). *Personal Finance* (4th ed.). Boston: Houghton Mifflin Company.
- Gupta, B., Dasgupta, S., & Gupta, A. (2008). Adoption of ICT in a government organization in a developing country: An empirical study. *Journal of Strategic Information Systems*. <https://doi.org/10.1016/j.jsis.2007.12.004>
- Hair, J. F., Risher, J. J., Sarstedt, M., & Ringle, C. M. (2018). The Results of PLS-SEM Article information. *European Business Review*, 31(1), 2–24. <https://doi.org/10.1108/EBR-11-2018-0203>

- Hair, J. F., Sarstedt, M., Hopkins, L., & Kuppelwieser, V. G. (2014). Partial least squares structural equation modeling (PLS-SEM): An emerging tool in business research. *European Business Review*, 26(2), 106–121. <https://doi.org/10.1108/EBR-10-2013-0128>
- Hair Jr, J., Hult, G. T., Ringle, C., & Sarstedt, M. (2016). A Primer on Partial Least Squares Structural Equation Modeling (PLS-SEM) - Joseph F. Hair, Jr., G. Tomas M. Hult, Christian Ringle, Marko Sarstedt. In Sage.
- Harris, M. A., Brookshire, R., & Chin, A. G. (2016). Identifying factors influencing consumers' intent to install mobile applications. *International Journal of Information Management*, 36(3), 441–450. <https://doi.org/10.1016/j.ijinfomgt.2016.02.004>
- Hew, J. J., Lee, V. H., Ooi, K. B., & Wei, J. (2015). What catalyses mobile apps usage intention: An empirical analysis. *Industrial Management and Data Systems*. <https://doi.org/10.1108/IMDS-01-2015-0028>
- Hsu, C. L., & Lin, J. C. C. (2015). What drives purchase intention for paid mobile apps?-An expectation confirmation model with perceived value. *Electronic Commerce Research and Applications*, 14(1), 46–57. <https://doi.org/10.1016/j.elerap.2014.11.003>
- Ibrahim, J. T. (2003). *Komunikasi dan penyuluhan pertanian*. Bayumedia Publishing.
- Iriani, S., Suyanto, M., & Amborowati, A. (2014). Pengujian Sistem Informasi Pengelolaan Keuangan Daerah Berbasis Web Kabupaten Pacitan Dengan Menggunakan Unified Theory of Acceptance and Use of Technology (UTAUT). *Indonesian Journal on Networking and Security*.
- Lawrence, F. C. ., Carter, C. G. ., & Verma, S. . (1987). Financial satisfaction in relation to financial management. *Proceedings of the 33rd Annual Conference of the American Council on Consumer Interests*. Columbia: MO: ACCI.
- Leong, L. Y., Ooi, K. B., Chong, A. Y. L., & Lin, B. (2013). Modeling the stimulators of the behavioral intention to use mobile entertainment: Does gender really matter? *Computers in Human Behavior*. <https://doi.org/10.1016/j.chb.2013.04.004>

- Lestari, D. (2019). Measuring e-commerce adoption behaviour among gen-Z in Jakarta, Indonesia. *Economic Analysis and Policy*, 64, 103–115. <https://doi.org/10.1016/j.eap.2019.08.004>
- Lewis, C. C., Fretwell, C. E., Ryan, J., & Parham, J. B. (2013). Faculty Use of Established and Emerging Technologies in Higher Education: A Unified Theory of Acceptance and Use of Technology Perspective. *International Journal of Higher Education*. <https://doi.org/10.5430/ijhe.v2n2p22>
- Lin, N.-H., & Lin, B.-S. (2007). The Effect of Brand Image and Product Knowledge on Purchase Intention Moderated by Price Discount. *Journal of International Management Studies*.
- Luo, X., Li, H., Zhang, J., & Shim, J. P. (2010). Examining multi-dimensional trust and multi-faceted risk in initial acceptance of emerging technologies: An empirical study of mobile banking services. *Decision Support Systems*. <https://doi.org/10.1016/j.dss.2010.02.008>
- Mcauley, D. (2014). What is Fintech? Retrieved January 20, 2020, from Wharton Fintech website: <https://medium.com/wharton-fintech/what-is-fintech-77d3d5a3e677>
- Moore, G. C., & Benbasat, I. (1991). Development of an Instrument to Measure the Perceptions of Adopting an IT Innovation.pdf. *Information Systems Research*, Vol. 2, pp. 192–222.
- Muijs, D. (2012). Doing Quantitative Research in Education with SPSS. In *Doing Quantitative Research in Education with SPSS*. <https://doi.org/10.4135/9781849209014>
- Nikou, S., & Bouwman, H. (2014). Ubiquitous use of mobile social network services. *Telematics and Informatics*. <https://doi.org/10.1016/j.tele.2013.11.002>
- Oliveira, T., Faria, M., Thomas, M. A., & Popovič, A. (2014). Extending the understanding of mobile banking adoption: When UTAUT meets TTF and ITM. *International Journal of Information Management*. <https://doi.org/10.1016/j.ijinfomgt.2014.06.004>
- Oliveira, T., Thomas, M., Baptista, G., & Campos, F. (2016). Mobile payment: Understanding the determinants of customer adoption and intention to recommend the technology. *Computers in Human Behavior*. <https://doi.org/10.1016/j.chb.2016.03.030>

- Otoritas Jasa Keuangan. (2019). *Perusahaan Fintech Lending Berizin dan Terdaftar di OJK*. Retrieved from https://ojk.go.id/id/berita-dan-kegiatan/publikasi/Documents/Pages/Penyelenggara-Fintech-Terdaftar-dan-Berizin-di-OJK-per-20-Desember-2019/Penyelenggara_fintech_terdaftar_dan_berizin_20_Desember_2019.pdf
- Oulasvirta, A., Rattenbury, T., Ma, L., & Raita, E. (2012). Habits make smartphone use more pervasive. *Personal and Ubiquitous Computing*. <https://doi.org/10.1007/s00779-011-0412-2>
- Pertiwi, N. W. D. M. Y., & Ariyanto, D. (2017). Penerapan Model UTAUT2 untuk Menjelaskan Minat dan Perilaku Penggunaan Mobile Banking di Kota Denpasar. *E-Jurnal Akuntansi*.
- Poong, Y. S., Yamaguchi, S., & Takada, J. I. (2017). Investigating the drivers of mobile learning acceptance among young adults in the World Heritage town of Luang Prabang, Laos. *Information Development*. <https://doi.org/10.1177/0266666916638136>
- Raman, A., & Don, Y. (2013). Preservice teachers' acceptance of learning management software: An application of the UTAUT2 model. *International Education Studies*, 6(7), 157–164. <https://doi.org/10.5539/ies.v6n7p157>
- Raman, A., Sani, R. M., & Kaur, P. (2014). Facebook as a Collaborative and Communication Tool: A Study of Secondary School Students in Malaysia. *Procedia - Social and Behavioral Sciences*. <https://doi.org/10.1016/j.sbspro.2014.10.270>
- Raza, S. A., Umer, A., & Shah, N. (2017). New determinants of ease of use and perceived usefulness for mobile banking adoption. *International Journal of Electronic Customer Relationship Management*. <https://doi.org/10.1504/IJECRM.2017.086751>
- Reisman, A. (2006). A taxonomic view of illegal transfer of technologies: A case study. *Journal of Engineering and Technology Management - JET-M*. <https://doi.org/10.1016/j.jengtecman.2006.08.001>

- Renaud, K., & Van Biljon, J. (2008). Predicting technology acceptance and adoption by the elderly: A qualitative study. *ACM International Conference Proceeding Series*, 338(January), 210–219. <https://doi.org/10.1145/1456659.1456684>
- Robinson, L. (2009). A summary of Diffusion of Innovations. *Changeology*.
- Sekaran, U. (2003). Research and Markets: Research Methods for Business - A Skill Building Approach. In *John Wiley & Sons*. <https://doi.org/http://dx.doi.org/10.1108/17506200710779521>
- Shen, G. C. C. (2015). Users' adoption of mobile applications: Product type and message framing's moderating effect. *Journal of Business Research*, 68(11), 2317–2321. <https://doi.org/10.1016/j.jbusres.2015.06.018>
- Shirin, K., & Kambiz, H. H. (2011). The Effect of the Country-of-Origin Image, Product Knowledge and Product Involvement on Consumer Purchase Decisions. *Chinese Business Review*, 10(08), 601–615. <https://doi.org/10.17265/1537-1506/2011.08.004>
- Sugiyono. (2007). *Statistika untuk Penelitian*. Bandung: CV Alfabeta.
- Tabachnick, B. G., & Fidell, L. S. (2007). Using Multivariate Statistics 5. In *Boston: Pearson Allyn and Bacon*. <https://doi.org/10.1037/022267>
- Tang, J., Zhang, B., & Akram, U. (2019). User willingness to purchase applications on mobile intelligent devices: evidence from app store. *Asia Pacific Journal of Marketing and Logistics*. <https://doi.org/10.1108/APJML-06-2019-0411>
- Tarhini, A., El-Masri, M., Ali, M., & Serrano, A. (2016). Extending the UTAUT model to understand the customers' acceptance and use of internet banking in Lebanon. *Information Technology & People*. <https://doi.org/10.1108/itp-02-2014-0034>
- Taylor, S., & Todd, P. A. (1995). Understanding information technology usage: A test of competing models. *Information Systems Research*. <https://doi.org/10.1287/isre.6.2.144>
- Thompson, R. L., Higgins, C. A., & Howell, J. M. (1991). Personal computing: Toward a conceptual model of utilization. *MIS Quarterly: Management Information Systems*. <https://doi.org/10.2307/249443>

- Venkatesh, V., & Davis, F. D. (1996). A Model of the Antecedents of Perceived Ease of Use: Development and Test. *Decision Sciences*, 27(3), 451–481. <https://doi.org/10.1111/j.1540-5915.1996.tb01822.x>
- Venkatesh, V., Morris, M. G., Davis, G. B., & Davis, F. D. (2003). User Acceptance of Information Technology: Toward a Unified View. *MIS Quarterly*, 27(3), 425–478.
- Venkatesh, V., Thong, J. Y. L., & Xu, X. (2012). Consumer Acceptance and Use of Information Technology: Extending The Unified Theory of Acceptance and Use of Technology. *MIS Quarterly*, 36(1), 157–178.
- Widnyana, I., & Yadnyana, I. (2015). Implikasi Model UTAUT dalam Menjelaskan Faktor Niat dan Penggunaan SIPKD Kabupaten Tabanan. *E-Jurnal Akuntansi*.
- Workman, M. (2014). New media and the changing face of information technology use: The importance of task pursuit, social influence, and experience. *Computers in Human Behavior*. <https://doi.org/10.1016/j.chb.2013.10.008>
- Yang, S., Lu, Y., Gupta, S., Cao, Y., & Zhang, R. (2012). Mobile payment services adoption across time: An empirical study of the effects of behavioral beliefs, social influences, and personal traits. *Computers in Human Behavior*. <https://doi.org/10.1016/j.chb.2011.08.019>
- Yu, C. S. (2012). Factors affecting individuals to adopt mobile banking: Empirical evidence from the utaut model. *Journal of Electronic Commerce Research*.
- Zaki, A. (2008). *36 Menit Belajar Komputer PHP dan MySQL*. Jakarta: PT Elex Media Komputindo.