

## BAB 6

### KESIMPULAN DAN SARAN

Pada bab ini dipaparkan mengenai kesimpulan yang didapatkan dari penelitian kali ini. Selain itu akan dipaparkan juga mengenai saran-saran yang diberikan untuk penelitian-penelitian selanjutnya.

#### 6.1 Kesimpulan

Dari pengumpulan dan pengolahan data yang telah dilakukan pada bab sebelumnya, didapatkan kesimpulan sebagai berikut:

1. Model penelitian yang dibuat dapat menjelaskan 62.6% variansi niat adopsi *mobile wallet*. Faktor-faktor yang secara signifikan mempengaruhi niat konsumen dalam mengadopsi *mobile wallet* berdasarkan integrasi model UTAUT2 dengan *social connectedness* dan *culture* adalah *performace expectancy*, *hedonic motivation*, *price value*, dan *habit*.
2. Rekomendasi yang dapat diberikan pada penyedia jasa layanan *mobile wallet* untuk meningkatkan niat konsumen dalam menggunakan *mobile wallet* adalah memberikan banyak promosi menarik yang hanya bisa didapatkan oleh para pengguna baru. Penyedia jasa layanan *mobile wallet* dapat membuat permainan sederhana yang bisa dimainkan oleh pengguna *wallet* untuk mendapatkan berbagai hadiah seperti uang dan *voucher* belanja. Selain itu, penyedia jasa layanan *mobile wallet* juga bisa memberikan berbagai program potongan harga yang menarik seperti

potongan harga sesuai dengan usia pelanggan. Saran berikutnya adalah sebaiknya penyedia jasa layanan *mobile wallet* membuat fitur baru agar pengguna *mobile wallet* dapat melakukan transaksi ke luar negeri.

## **6.2 Saran**

Dari penelitian yang telah dilakukan, didapatkan beberapa saran yang mungkin akan berguna untuk penelitian-penelitian yang selanjutnya seperti:

1. Untuk penelitian selanjutnya dapat dilakukan dengan jumlah sampel yang lebih banyak sehingga hasil yang didapatkan diharapkan akan lebih baik.
2. Untuk penelitian selanjutnya dapat ditambahkan faktor-faktor lain seperti faktor kepuasan dan juga faktor risiko.

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