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


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