CHAPTER V

CONCLUSION

5.1 Conclusion

a. The results of the partial test can be explained that t_{count} (2.728) > t_{table} (1.980) and significant value 0.007 < 0.05, then H_1 is accepted, namely: Reliability have partial influence on Ease of Use at INAmikro, Jakarta. Regression coefficient for Reliability of 0.128, this states that every increase in Reliability 1 unit will increase Ease of Use at INAmikro, Jakarta by 0.128 units assuming other variables remain.

b. The results of the partial test can be explained that t_{count} (10.453) > t_{table} (1.98.) and significant value 0.000 < 0.05, then H_2 is accepted, namely: Digital Literacy have partial influence on Ease of Use at INAmikro, Jakarta. Regression coefficient for Digital Literacy of 0.579, this states that every increase in Digital Literacy 1 unit will increase Ease of Use at INAmikro, Jakarta by 0.579 units assuming other variables remain

c. The results of the partial test can be explained that t_{count} (2.553) > t_{table} (1.981) and significant value 0.012 < 0.05, then H_3 is accepted, namely: Reliability have partial influence on Intention to Use Application at INAmikro, Jakarta. Regression coefficient for Reliability of 0.108, this states that every increase in Reliability 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.108 units assuming other variables remain.

d. The results of the partial test can be explained that t_{count} (3.452) > t_{table} (1.981) and significant value 0.001 < 0.05, then H_4 is accepted, namely: Digital Literacy have partial influence on Intention to Use Application at INAmikro, Jakarta. Regression coefficient for Digital Literacy of 0.232, this states that every increase in Digital Literacy 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.232 units assuming other variables remain.

e. The results of the partial test can be explained that t_{count} (7.137) > t_{table} (1.981) and significant value 0.000 < 0.05, then H_5 is accepted, namely: Ease of Use have partial influence on Intention to Use Application at INAmikro, Jakarta. Regression coefficient for Ease of Use of 0.574, this states that every increase in Ease of Use 1 unit will increase Intention to Use Applicatian at INAmikro, Jakarta by 0.574 units assuming other variables remain.

f. The results of the sobel test can be explained that t statistic (2.421) > 1.96 and p-value (0.015 < 0.05) then H_6 is accepted, namely: Ease of Use mediates the influence of Reliability on Intention to Use Application at INAmikro, Jakarta.

g. The results of the sobel test can be explained that t statistic (3.119) > 1.96 and p-value (0.002 < 0.05) then H_7 is accepted, namely: Ease of Use mediates the influence of Digital Literacy on Intention to Use Application at INAmikro, Jakarta.

5.2 Recommendation

Some of the recommendations:

a. For INAmikro, Jakarta

1) Reliability

Based on respondents' answers to the reliability variable that has the lowest mean value is Q2 with questionnaire “The features of microApps are as explained by INAmikro” (2.23). INAmikro, Jakarta can improve various microApps features that can be securely located so that they suit the needs of users. This can be useful for users because it is easy to find when you want to use microApps.

2) Digital Literacy

Based on respondents' answers to the Digital Literacy variable that has the lowest mean value is Q1 with questionnaire “I am well equipped to use microApps effectively” (2.56). INAmikro, Jakarta can increase the use of applications by providing various rewards so that customers can participate in various trainings so that Digital Literacy can run effectively in the use of microApps.

3) Ease of Use

Based on respondents' answers to the Ease of Use variable that has the lowest mean value is Q1 with questionnaire “I easily learn the application and features on it” (2.85). INAmikro, Jakarta provides chat with staff so that if customer difficulties can be communicated and coordinated quickly in microApps.

4) Intention to Use Application

Based on respondents' answers to the Intention to Use Application variable that has the lowest mean value is Q5 with questionnaire “I am willing to recommend the application offered by INAmikro to other people in need” (3.47). INAmikro, Jakarta can improve various security, such as using a pin in every transaction and ease of operation of microApps so that it can encourage customers to feel a positive experience and ultimately make recommendations.

b. Future Researchers

Further research are expected to look for other factors that may also affect or influence Intention to Use Application, such as security. Because perceived security is the main key for a consumer to evaluate the level of security when making transactions in microapps.