

BAB V

PENUTUP

A. Kesimpulan

Dari penjelasan diatas mengenai “Pengaruh *Technology Readiness* terhadap *Perceived of Usefulness* dan *Perceived Ease of Use* terhadap *Intention to Use* QRIS BSI oleh Pemilik UMK di Koto Tangah”. Dalam penelitian ini jumlah sampel yang digunakan adalah 140 pemilik UMK di Koto Tangah. Setelah diuji hipotesis dilakukan menggunakan SEM PLS 4, diperoleh kesimpulan sebagai berikut:

1. *Technology Readiness* (X) terbukti berpengaruh positif terhadap *Intention to Use*(Y)
2. *Technology Readiness* (X) terbukti berpengaruh positif terhadap *Perceived of Usefulness* (Z1)
3. *Technology Readiness* (X) terbukti berpengaruh positif terhadap *Perceived Ease of Use* (Z2)
4. *Perceived of Usefulness* (Z2) terbukti berpengaruh Positif terhadap *Intention to Use* (Y)

5. *Technology Readiness* terhadap *Intention to Use* di mediasi oleh *Perceived of Usefulness* positif yang berarti *Perceived of Usefulness* berpengaruh sebagai variabel mediasi antara *Technology Readiness* terhadap *Intention to Use*.
6. *Perceived Ease of Use* berpengaruh negatif terhadap *Intention to Use* QRIS BSI oleh Pemilik UMK di Koto Tangah.
7. *Technology Readiness* terhadap *Intention to Use* di mediasi oleh *Perceived Ease of Use* tidak signifikan yang berarti *Perceived Ease of Use* tidak berpengaruh sebagai variabel mediasi antara *Technology Readiness* terhadap *Intention to Use*

B. Batasan Penelitian

1. Penelitian ini hanya dilakukan pada Pemilik UMK di Koto Tangah yaitu pada pemilik Warung Kelontong dan Usaha Kuliner dengan sampel yang digunakan berjumlah 140 sampel.
2. Metode yang digunakan pada penelitian ini hanya metode kuantitatif.
3. Variabel yang digunakan dalam penelitian ini terbatas pada *Technology Readiness*, *Perceived of Usefulness*, dan *Perceived Ease of Use* dan *Intention to Use*.

C. Saran

Untuk penelitian selanjutnya disarankan untuk:

1. Disarankan agar peneliti selanjutnya untuk memperluas lokasi penelitian tidak hanya terbatas pada Koto Tangah, hal ini dapat

memberikan perspektif yang lebih luas mengenai Pengaruh *Technology Readiness* Terhadap *Perceived of Usefulness* dan *Perceived Ease of Use* Terhadap *Intention to Use* QRIS BSI.

2. Peneliti selanjutnya dapat mempertimbangkan untuk melibatkan berbagai jenis usaha, tidak hanya warung kelontong dan usaha kuliner saja.
3. Peneliti selanjutnya dapat menggabungkan metode kuantitatif dengan pendekatan kualitatif sehingga dapat memberikan pemahaman yang lebih mendalam tentang persepsi responden.
4. Selain SEM PLS, peneliti selanjutnya disarankan untuk menggunakan metode analisis lain seperti SPSS atau Eviews untuk mendapatkan perspektif yang berbeda tentang hubungan antar variabel.

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