

CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This section focuses on six subtopics that are critical to the research study. The first subtopic is a summary of the findings from the data analysis using the SPSS. Because the data collected from the sampling collection will be analysed using a variety of tests such as Descriptive analysis (Frequency and Descriptive Statistics), Normality analysis, Reliability and Validity analysis, Correlation analysis, and Multiple Linear Regression analysis, the SPSS is an analytical tool used in this study. All of these analyses will be used to determine the relationship between the independent and dependent variables in the study.

The second subtopic is summary of the findings, which I mentioned earlier; this subtopic will summarise the results of the previous chapter's findings. Other subtopics include the study's conclusion, recommendations for future research, and limitations. The researcher will explain the challenges that were encountered while conducting this research project at Management and Science University (MSU) in these subtopics, as well as some recommendations for future research and limitations of the study.

5.2 Summary of Research Findings

Based on a review of the findings in the previous chapter which is discussed using correlation and multiple linear regression analysis, three hypotheses were developed

in this study. As a result of the findings, there is a significant positive relationship between Perceived Risk, Perceived Usefulness, Government Support towards Intention to Use Cashless Payment. Based on the findings of the research, the following conclusion can be reached:

1. Perceived Risk has significant relationship between perceived risk on an individual's intention to use cashless payment during the Covid-19 pandemic.
2. Perceived Usefulness has significant relationship between perceived risk on an individual's intention to use cashless payment during the Covid-19 pandemic.
3. Government Support has significant relationship between perceived risk on an individual's intention to use cashless payment during the Covid-19 pandemic.

Independent variables have positive significant relationship on dependent variable means if there is an increase in the value of the independent variable, it will affect the increase in the value of the dependent variable as well.

5.3 Recommendation

This study aims to help contribute filling the gap by previous studies to prove and enhance the validity of the findings from previous studies for future research. Hence, there are some recommendations for further research, which are for future researcher should expand more by adding another factors/independent variables that might influence the intention to use cashless payment. Because the respondents in previous research studies on Cashless Payment were limited to specific areas, a cross-cultural study is required. Intending to strengthen the validity of the findings, particularly in relation to the new findings, it is necessary to re-examine any previous studies that

were conducted. Other factors that may influence a person's decision to make cashless payments, in addition to the inclusion of an increased sample size (for example, other age groups, regions, or countries), must also be investigated because they may yield a different result.

5.4 Limitations of Study

First of all, it is difficult to get respondents according to the required target because time is very limited. Researcher only have less than 2 weeks to get as many respondents as possible. So that researcher can only get 213 respondents from the 367 respondents needed. In addition, because the research respondents' targets were students, students were also busy with their subjects, so they could not help complete the requested survey. Second, because researcher still have other subjects that are their responsibility. So, the researcher could not have enough time to complete the research due to lack of time management. Finally, the researcher faced difficulties while using SPSS. Because researcher do not have enough ability to use SPSS, so it takes time to explore further how to use SPSS and how to interpret the results obtained. Therefore, researchers rely on tutorials on Youtube and also ask supervisors for guidance.

5.5 Future Research

As previously stated, future researchers can conduct cross-cultural studies because this research is only limited to specific areas and specific population. Furthermore, future researchers can conduct the same study but change the circumstances with the endemic, as we know that Covid-19 has already been declared endemic at this time.

As a result, future researchers can obtain different results to compare to the previous study.

5.6 Conclusion

In summary, this chapter summarised all of the research findings in the simplest form possible in order to help the reader understand easier. It determined whether each hypothesis was accepted or rejected, demonstrating that all of the hypotheses proposed in this study were moderately accepted. It may have achieved a higher level of acceptance if the research limitations had not been present, but this will allow future research to improve this topic. It is possible, with the help of the recommendation.