

CHAPTER V

CONCLUSION AND SUGGESTION

A. Conclusion

This research aims to analyse determinants analysis of cash payment in Super Indo Market Jogokariyan Yogyakarta. Based on the results of the analysis and discussion presented in the previous chapter, the conclusions can be taken as follows:

1. Manageable has negative and insignificant influence towards cash usage. It is because the society of Yogyakarta who shop in super indo do not consider of money spend when use cash to purchase daily needs. Moreover, the majority occupation of respondents is students so that they do not earn money by their own self therefore it does not affect them to manage it.
2. Flexibility has positive and insignificant influence towards cash usage. It is because the society of Yogyakarta who shop in super indo think that using cash ease to be used and does not have any tackle in completing transaction.
3. Transaction volume has positive and significance influence towards cash usage. It is because the society of Yogyakarta who shop in super indo hold cash to purchase in order to buy the daily needs.
4. Charge for non-cash payment has positive and significance influence towards cash usage. It is because the society of Yogyakarta who shop

in super indo think charge as the burden and does not have any advantages to them so that they prefer to use cash.

B. Suggestions

Based on the theory presented and the results of the research done, the author gives suggestions as follows:

1. Future researchers should enlarge the sample size of respondents so that they can research in Yogyakarta city not only in super indo. Thus, they can compare the result that gotten in super indo especially for manageable, flexibility, transaction volume, and charge for non-cash payment.
2. Thus, future researchers can use other combination of data collection methods like interviews. This can increase the participation of respondents and interviewers can get more opinions from multiple perspective. Besides that, there is a lower chance that respondents will misinterpret questions because the interviewer can clarify the instruction of question.
3. For further researchers, it is expected to be able to continue and developing this research in the future more comprehensively, through more in-depth research on other factors that influence cash usage therefore they can make cash report particular in Yogyakarta.