

CHAPTER V

CONCLUSION

1.1 Conclusion

In this study, researchers used four variables: e-service quality, online experience, lifestyle, and customer loyalty. The research object is people in Padang City who used the Mobile Banking of Bank Nagari. The data in this study were obtained by distributing online questionnaires to respondents.

In the previous chapter, it has been explained that there are three hypotheses proposed, and the results of the analysis show that there are two hypotheses that are accepted and one hypothesis that is rejected. Based on the results of the research that researchers have conducted, conclusions can be drawn, including:

1. E-service quality has a positive relationship but is insignificant to customer loyalty of Bank Nagari mobile banking users. This indicates that the e-service quality of Nagari Mobile Banking that customers perceive has not met customers' expectations, so it has not been able to create customer loyalty of Bank Nagari mobile banking users.
2. Online experience positively and significantly affects customer loyalty of Bank Nagari mobile banking users. This indicates that the online experience felt has created customer loyalty for Bank Nagari.
3. Lifestyle positively and significantly affects customer loyalty of Bank

Nagari mobile banking users. This indicates that Bank Nagari has met the customer's lifestyles, creating customer loyalty for Bank Nagari mobile banking users.

1.2 Implication of the Research

The results of this study have several important implications for increasing customer loyalty for Bank Nagari mobile banking users and other banks.

Based on the results of this study, it is known that the e-service quality has a low average. Bank Nagari should provide training to the Information and Technology staff on improving mobile banking. Technology development is an essential asset for the company and one of the critical supporting factors in the company's operational activities. Bank Nagari could do serious maintenance in the Nagari Mobile Banking application to avoid errors and improve the services provided, such as giving notification emails to customers and giving recommendations by preference.

Compared to other banks, Bank Nagari is late in making improvements. It can be seen from the e-services provided that Bank Nagari has not been registered with BI fast, so it still has higher interbank transfer fees than other banks. Bank Nagari also does not yet provide a feature for making online savings via mobile banking. Bank Nagari could create new features different from other banks provide, so Bank Nagari becomes the first mover in the market. So, the customer will choose Bank Nagari over

others.

This study also found that the online experience has a high average. This shows customers feel a great online experience when transacting with Nagari Mobile Banking. The training mentioned before is also expected to increase the efficiency and effectiveness of online banking, especially in creating a mobile banking feature and making the application more attractive.

Bank Nagari can do more campaigns to educate society about today's new era, where almost all activities can be done online. The company can give an understanding to the public that it is much easier when the customer does transactions online with Nagari Mobile Banking. Thus, the customer will become more loyal by understanding how technology can make lives easier. When they need to do a financial transaction, they immediately remember that everything can be done just by the application on the smartphone.

1.3 Limitation of Research

When conducting the study, the researcher discovered the following limitations:

1. This study only examines the effect of e-service quality, online experience, and lifestyle variables on customer loyalty so that it does not investigate other variables that might influence customer loyalty.
2. This research also has limitations related to the targeted area, namely only customer in the city of Padang, West Sumatra.

3. This study has a limit on the number of samples, which is limited to only 155 samples

1.4 Research Recommendation

Following are several recommendations based on the findings of current research for those who are interested in conducting similar research in the future:

1. It is hoped that future researchers will be able to add other variables that can affect the relationship between variables in this study.
2. It is expected to change the sample or increase the number of respondents to obtain better research results than the current research.
3. It is hoped that other researchers will expand the scope of research objects.

