

## CHAPTER V

### CLOSING

#### 5.1 Research Summary

Four variables are present in this study: three exogenous variables (brand image, electronic service quality, and customer value) that influence one endogenous variable (customer satisfaction). With the use of Google Form, questionnaires were distributed to respondents that fit the study's requirements in order to collect data. Participants in this study must be at least eighteen years old, be knowledgeable about Ollin by Nagari, and possess and have used Ollin by Nagari. 160 of the 201 respondents whose data were gathered for this study were processed with the use of the SmartPLS version 4 software.

Based on the results of the research and discussion described in the previous chapter, it can be concluded as follows:

1. The first hypothesis was tested, and the findings indicate that there is a positive but not statistically significant relationship between the Brand Image and Customer Satisfaction variables in using Olln by Nagari. This demonstrates that in Padang City, there is insufficient correlation between brand image and customer satisfaction. The greater the brand image, the less likely it is that Padang City residents will use Ollin by Nagari.

2. The second hypothesis was tested, and the findings that there is a positive and significant effect between Electronic Service Quality and Customer Satisfaction variable. This demonstrates that in Padang City, there is sufficient correlation between electronic service quality and customer satisfaction in using Olin by Nagari. It is mean that the technology giving the greatest impact to the customer satisfaction of Bank Nagari that using Olin by Nagari application.
3. The third hypothesis was tested, and the findings that there is a positive but not statistically significant relationship between the Customer Value and Customer Satisfaction variables. This demonstrates that in Padang City, there is insufficient correlation between customer value and customer satisfaction in using Olin by Nagari.
4. Respondents of this research mostly filled by the young generation which is student or college student with age range 21-30 years old and montly income in the range of 1.000.000 – 1.999.000.

## **5.2 Research Implication**

Several ramifications will be felt by relevant parties as a result of the research's conclusions. The theoretical and practical implications of this study include the following:

1. Theoretical Benefit

This research is expected to be able to deepen knowledge in the field of management, especially marketing management. For academics, the responses obtained from respondents are quite useful for developing studies on the implication of consumer behavior theory through brand image, electronic service quality, customer value. In this study, it can be found what factors influence consumer satisfaction in using mobile banking applications, especially olin by nagari. The results of this study can also be used as a reference for further research in related fields.

2. Practical Benefit

It is anticipated that the results of this study will benefit to businesses. Encouraging customers to use Olin by Nagari by consistently providing improvement electronic services and products. In order to establish a positive brand image, Bank Nagari must be unique, stand out from the competition, pay attention to customer experiences, and never stop innovating. The level of satisfaction that customers have with the application and their knowledge of their experience using it can both help to improve the quality of electronic services. Optimising customer service can lead to an increase in customer value.

### **5.3 Limitations of the Study**

The researcher is aware of the following flaws and restrictions in the research process that need to be addressed:

1. The inhabitants of Padang city are the exclusive subject of this study. This makes it difficult for researchers to get respondents who meet the study's requirements.
2. The impact of customer value, electronic service quality, and brand image variables on customer satisfaction is the sole relationship this study looks at. Numerous success factors and other variables that significantly impact customer satisfaction are still not well investigated.
3. Because only users of the Ollin by Nagari application were included in this study, the researchers' ability to obtain respondents who met the study's requirements was restricted.
4. Only 160 respondents provided data for this study, and it was difficult for researchers to fairly select respondents from all throughout West Sumatra.
5. Other limitations of this study include the fact that the surveys were only disseminated online using Google Forms, and that the distribution was not uniform.

### **5.4 Research Suggestion**

There are several suggestions given from this research to be used as material for improvement in further research, including:

1. Future studies are hoped to include a larger sample of respondents by looking at how members of post-generation Z, millennials, or generation X behave when using the Ollin by Nagari application.
2. It is hoped that future research would take into account other factors that may influence how satisfied customers are with mobile banking apps.
3. Future studies are intended to look at users of mobile banking in conjunction with other apps like Livin, BRI mobile banking, and others. In order to obtain a larger range of preferences for the research.
4. More research is hoped to yield more responses and ensure that questionnaires are distributed fairly throughout Indonesia especially in West Sumatera for Ollin by Nagari.
5. Respondent criteria should upper 25 years old of West Sumatera especially Padang residents because Bank Nagari customer are almost have a job.

