

CHAPTER V

CONCLUSION

5.1 Research Conclusion

This study investigates how user satisfaction mediates the effects of e-service quality and user experience on loyalty to BNPL applications user. This study examines four main variables, consisting of two independent variables E-Service Quality and User Experience and one dependent variable Loyalty with one mediating variable User Satisfaction. This study was conducted to examine the phenomenon occurring among Generation Z in the city of Padang, specifically users of the BNPL application. The study employed a quantitative approach using data collected through structured questions. These structured questions were derived from discussions regarding the indicators of each variable to ensure they aligned with the research objectives. The questions were then compiled and entered into a GForm, which was distributed online via social media. The data obtained will be filtered using Microsoft Excel and analysed using SmartPLS 4.0 software to examine the role of User Satisfaction as a mediator in the relationship between E-Service Quality and User Experience on Loyalty among users of the BNPL app in Padang City.

Based on the previous chapter's discussion, which is the result of the analysis conducted using SmartPLS 4.0 software on user satisfaction as a mediator in the relationship between E-Service Quality and User Experience toward user loyalty of the BNPL application in Padang City, the following conclusions can be drawn:

1. E-Service Quality has a positive and significant effect on User Satisfaction.

This result indicates that users of the BNPL application perceive the quality of service provided by the BNPL application as meeting their expectations, thereby satisfying them during and after use. In other words, the better the E-Service Quality of an application, the higher the satisfaction users experience.

2. User Experience has a positive and significant effect on User Satisfaction.

This result demonstrates that ease of use contributes significantly to overall user satisfaction, as an intuitive interface enables users to operate the app and utilise its functionalities without confusion.

3. E-Service Quality has a positive and significant impact on Loyalty. This result demonstrates that apps that prioritise adequate service quality have the potential to increase user loyalty, ultimately contributing to the success and sustainability of the app itself.

4. User Experience does not affect Loyalty. This result is evident from factors such as user interface issues, transaction process inconveniences, or the lack of features that meet user expectations, which contribute to a decline in user loyalty. Other factors, such as external user factors, can also influence this result.

5. User Satisfaction has a positive and significant impact on Loyalty. This result demonstrates that users who experience satisfaction through positive experiences using the BNPL application not only increase user retention but also encourage them to continue using the application sustainably and to

promote it to others, ultimately supporting the sustainability and development of the application.

6. E-service quality has a positive and significant effect on Loyalty, mediated through User Satisfaction. This result demonstrates that users who experience or receive high-quality service are more likely to feel satisfied, thereby fostering loyal behaviour toward the app.
7. User Experience has a positive and significant effect on Loyalty, mediated through User Satisfaction. This finding demonstrates that user satisfaction successfully serves as a bridge between User Experience and achieving user loyalty toward the BNPL app. A satisfying user experience encompasses various aspects, such as an easy-to-use interface, fast interaction, and intuitive design. When users feel valued and can easily meet their needs, they are more likely to return to use the service or product in the future.

The above conclusions provide a clear picture for users and providers of BNPL applications, showing that E-Service Quality and User Experience play a crucial role in building user loyalty. Improving E-Service Quality and user experience can enhance user satisfaction, ultimately leading to a positive impact on user loyalty toward the application. User Satisfaction serves as a crucial mediator in the relationship between E-Service Quality and user experience, influencing user loyalty.

5.2 Research Implication

1. Implication Theories

This study's findings offer fresh perspectives the relationship between E-Service Quality, User Experience, Loyalty, and their connection to User Satisfaction in the context of using BNPL application services in Padang City. These findings contribute to strengthening the Expectancy Disconfirmation Theory (EDT), which shows that E-Service Quality and User Experience have a significant positive influence on User Satisfaction and Loyalty, in line with the basic principles of EDT, where high service quality and good user experience not only meet expectations but can even exceed them, which in turn strengthens user satisfaction and loyalty. These results support the importance of the mediating role of User Satisfaction in the relationship between E-Service Quality, User Experience, and Loyalty. This indicates that, in a digital environment, user satisfaction is not only the result of good service quality and experience but also functions as a connector that leads to higher loyalty. This study is expected to reinforce the results of previous studies on the influence of E-Service Quality, User Experience, User Satisfaction, and Loyalty. Additionally, this study is also expected to serve as a new guideline for analyzing related variables or theories to be developed in a broader direction.

2. Practical Implication

This study is expected to serve as a new guideline for BNPL application service providers to continue innovating in advancing their

services. The findings of this study can broaden the knowledge of service providers to focus on improving service quality by ensuring transaction speed, user data security, and ease of application access. Application providers must also ensure that the application functions properly without technical disruptions that could damage the user experience. BNPL service providers can optimize transaction flows by reducing the number of steps or clicks required to complete a transaction. Additionally, they can communicate security visually by displaying security logos, encryption, and providing reassuring notifications after a successful transaction. This is crucial for building trust, especially when users are concerned about their financial data. Furthermore, regarding user experience, the findings indicate that there are factors that prevent users from being loyal to BNPL app services. The implications for service providers are to improve the app interface design or micro-interaction design by creating smooth animations when buttons are pressed, providing positive confirmation messages, and using visually appealing color palettes for Generation Z. A user-friendly app design makes users feel valued and more likely to return to the app. Additionally, given the importance of user satisfaction in building loyalty, service providers must ensure that the overall user experience meets or exceeds their expectations. Loyalty programs, responsive customer support, and consistent service quality maintenance are some steps that can be taken to enhance user satisfaction.

5.3 Research Limitations

Based on the research conducted by analyzing and discussing the research results, the researcher realizes that this study still has limitations and shortcomings, so that there are still findings that can be said to be imperfect. Based on this explanation, the following are the limitations and shortcomings of this study:

1. This study uses a quantitative approach, which has limitations in obtaining in-depth information about the motivations or reasons behind respondents' behavior, which could be explained in more detail using a qualitative approach.
2. This study only focuses on Generation Z users of the BNPL application who reside in the city of Padang. As such, this study only represents the perspective of users from one generation and a specific geographical location, so the findings cannot be generalized to the entire population of BNPL application users in West Sumatra Province or Indonesia.
3. The sample size in this study is limited to 170 respondents who are users Gen z of the BNPL application in the city of Padang.
4. This study only analyzes four main variables, consisting of two independent variables, namely E-Service Quality and User Experience, one dependent variable, namely Loyalty, and one mediating variable, namely User Satisfaction.

5.4 Research Suggestion

The researcher provides several suggestions for further research to be developed or refined, namely:

1. Further research could use a qualitative approach to obtain new findings from different perspectives. Explore to gain a deeper understanding of why respondents consider the user experience to be “unpleasant” and “not meeting expectations.”
2. Future research is encouraged to expand or conduct studies on other generations and broaden the geographical scope, not limited to Generation Z or the city of Padang alone, but to include analyses of other generations such as Millennials and broader geographical areas like West Sumatra Province.
3. Future research is recommended to explore other sectors, such as users of e-commerce applications, e-wallets, and other digital application services.
4. Future research is advised to incorporate additional information related to digital application services to enrich and strengthen the research arguments.
5. The researcher suggests that future research add other variables such as the use of E-Trust, perceived usefulness, or perceived ease of use variables and also add moderating variables such as age, gender, and culture to provide broader or more comprehensive insights into the factors that influence loyalty.