

## **CHAPTER V**

### **CONCLUSION, LIMITATION, AND SUGGESTION**

#### **5.1 Conclusion**

Based on the result of research analysis and discussion in accordance with the purpose of the research, the conclusion can be drawn as follows:

First, e-service quality is proven to significantly affects OVO's perceived value, which means the hypothesis are accepted. Further, it means in order to raise the value perceived by user that OVO gave them more benefit, OVO should increase the quality of the e-services, it can be either the application responses or the quality of the information provided in the application.

Second, e-service quality is proven to significantly affects OVO's customer e-satisfaction, which was accepted. This means that increasing the quality of the e-service on OVO application was not only generating on the high value perceived by user, but also the number of the satisfaction felt by user. This shows that the role of e-service quality is said to be important.

Third, perceived value is also proven to significantly affects OVO's customer e-satisfaction. This shows that a high value perceived by user could also generating high customer satisfaction towards OVO. Perceiving OVO has a great value could eventually drive the user to feel overall satisfied toward OVO.

Fourth, customer e-satisfaction is proven to significantly affects OVO's brand trust, means that if customers feel satisfied toward previous experience in using OVO to do transaction, it will build trust toward the brand itself. It means that having satisfied customers are important in order to build people's trust toward OVO.

Fifth, not only proven to have a direct effect toward brand trust, customer e-satisfaction is also proven to mediate the relationship between OVO's e-service quality and brand trust. Therefore, the higher e-service

quality that OVO has also means that it would eventually affected trust toward OVO indirectly through the satisfaction of the user itself.

Sixth, there are also prove on another mediation role of customer e-satisfaction. Customer e-satisfaction is proven to mediate the relationship between OVO's perceived value and brand trust, therefore a great value perceived by user about the benefit of using OVO application would not only generate the satisfaction of them, but also could indirectly affected the trust toward OVO.

## **5.2 Limitation**

Due to the number of samples used, collection time, and location, there are few limitations in this study. The result will be different if the sample number is different or if the sample location is different, even if it is taken outside the Surabaya area. The respondents of these researchers come mostly from Surabaya-based university students, particularly Widya Mandala, Universitas Surabaya, and Universitas Kristen Petra students.

## **5.3 Suggestion**

Based on the research that has been done, the suggestion that can be given are as follows:

### **5.3.1 Academic Suggestion**

Based on the result of the research explained in previous chapter, there are some academic suggestion for further research:

1. Further research should add other exogenous variables in order to obtain more information about the antecedent of customer e-satisfaction and brand trust since the number of R-square shown a low result. Other variables that can be further analyze are brand image and brand communication as the antecedent of brand trust or social interaction and information seeking as the antecedent of customer e-satisfaction, and

also to calculate the possibility direct effect between e-service quality to brand trust; and perceived value to brand trust.

2. Future research should broaden and diversify the respondents as the respondents are mostly from Surabaya-based university students. It is easier to have wider and more representative data, and the researcher will have a better and deeper understanding of the answer results.
3. Future research should also extend the amount of respondents to a larger number of sample size. This could generate more reliable and accurate result toward the research.

### **5.3.2 Practical Suggestion**

Based on the responses came from the questionnaire, there are some practical suggestions that could be done by OVO:

1. OVO's overall e-service quality are already great, but in order to increase their quality of e-service, OVO should pay attention more towards the responses of the application itself, for example like the accuracy, the delivery time, also the responses towards user's enquiries and problems.
2. Users already perceived OVO as a great value for them, but there are few things that needs to be taken care of, for example like the services compares to other fintech provider. This shows that some of people still think that other provider has better service than OVO.
3. OVO should consider to analyze further about consumer's trust toward the brand in order to have further improvement in the score of brand trust.

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