CHAPTER V

RESULTS AND IMPLICATIONS

A. Conclusions

Based on the analysis results that have been discussed, the following conclusions can be drawn:

1. The effect of perceived ease of use on intention to use is accepted.

2. The effect of perceived usefulness on intention to use is rejected

3. The effect of perceived security on intention to use is rejected.

4. The effect of features on intention to use is accepted.

5. The effect of customer trust on intention to use is accepted.

6. Customer trust mediates the relationship between perceived ease of use and intention to use is rejected.

7. Customer trust mediates the relationship between perceived usefulness on intention to use is accepted.

8. Customer trust mediates the relationship between perceived security on intention to use is rejected.

9. Customer trust mediates the relationship between features on intention to use is rejected.

Based on the hypothesis conclusions, it can be concluded that the research problem is that perceived use, features, and customer trust influence intention to use, and customer trust mediates the effect of perceived usefulness on intention to use.

B. Implications

Based on the results of the previous research and discussion, the implications that researchers can provide as consideration for future decision making are as follows:

1. Theoretical Implications

It is expected that future research will be able to develop a research model that uses other variables to analyze the factors that influence the intention to use other than the variables in this study. Some of the models in this study were still marginally fit. Therefore, it is suggested that future researchers develop this research model by retesting or adding variables to produce an overall good fit model. For example, use variable innovativeness or social influence to see there any improvements and differences in Jenius. Future researchers can also distribute questionnaires to more diverse characteristics to broaden the scope of their research.

2. Managerial Implications

In order to increase customer intent to use the Jenius application, the following suggestions can be made for future decisions:

1. To increase perceived ease of use, BTPN can make the following recommendations by increasing flexibility such as responding to customers' demands that service is fast, convenient, and available at any time so that customers can control their work, providing instructions to customers on how to use Jenius which is made as clear as possible so that elderly users can understand how to use it, increasing the level of

convenience for customers such as unlinking devices when the customer's smartphone is lost or damaged and wants to log in to a new smartphone, language that is easy to understand so that it can be used by all ages.

2. To increase perceived usefulness, BTPN can make the following recommendations by increasing the speed of the process when opening the Jenius application and during transactions so that customers can increase their daily productivity and can save time and do their tasks more quickly. With that, customers will be more comfortable using it and useful in everyday life.

3. To increase perceived security, BTPN can make the following recommendations by improving the security system by providing an authentication code for each transaction via m-card or e-card. This is to prevent irresponsible parties from stealing customer money when card data is leaked or stolen.

4. To increase features, BTPN can make the following recommendations by reducing service fees which are quite expensive for Jenius customers by providing a free interbank transfer promotion without having to have a minimum balance of Rp 1.000.000, explaining each transaction feature so that customers can understand every feature provided by Jenius.

5. Furthermore, in addition to increase customer intention to use, Jenius needs to focus on customer trust. These methods can be done by

increasing financial protection during transactions, increasing data protection provided by customers so that customers can be sure that the Jenius application gives the impression of being reliable and trustworthy in a way that if customer money is lost or customer data is scattered, Jenius is responsible answer by providing a lost money guarantee.

C. Research Limitations

This research still has some limitations in research conducted online by distributing questionnaires, some of the answers to open questions are irrelevant or out of context, so the respondents' answers do not suit, and the research's limitations are that sometimes respondents provide inappropriate sample answers, which do not reflect the actual situation. There are still limitations to the research based on the data analysis results, as the goodness of fit criteria for several models are still marginal fit.