

CHAPTER V

EPILOGUE

This chapter contains conclusion and recommendation in regards to the advertising exposure of digital bank, User experience on M-Banking, thus brand awareness on digital bank, on the intention to create an account.

5.1. Conclusion

- According to the result of simple linear regression test on the advertising exposure of digital bank toward intention to create an account, it shows significance result of 0.621, which means that simple linear regression test is not significant. Therefore, it can be said there is no effect of the digital bank advertisement toward the intention to create an account.
- Reflecting to the result of simple linear regression test on the user experience of M-banking toward the intention to create an account it yielded significance result of 0.382 where it is above 0.05, meaning simple linear regression test is not significant. Therefore, user experience on M-banking has no effect on the intention to create an account.
- Giving the result of simple linear regression on the brand awareness of digital bank on the intention to create an account, it returned with the significance result of 0.636, where it is above 0.05, meaning that simple linear regression test is not significant. Hence, it can be said that brand awareness on digital bank does not affect the intention to create an account.

5.2. Recommendation

- The variable of advertising exposure is proven to have no significant effect on the intention to create an account in digital bank. Therefore, it is recommended in foreseeable future to take other variables other than advertising exposure, such as electronic words of mouth, News exposure, etc.
- The variable of User Experience on M-Banking is yielded as to have no significant effect toward the intention to create an account in digital bank.

Therefore, it is recommended for the futures research to be taken with another option of variables, such as Brand equity, peer group, etc.

- The variable of Digital bank brand awareness is concluded to gave no effect on the intention to create an account. Therefore, it is advised for the future research to look forward to another option of variables, such as Negative publicity, words of mouth, or alike.

5.3.Contribution

This research is contributed toward the further discovery of the span possibility of digital bank. Result from hypothesis testing shows that the three variables proposed are rejected. therefore, it can be said that there is no effect given by Advertising Exposure of digital bank, User Experience on Digital bank, Digital Bank Brand Awareness, toward the intention to create an account.

- **Theoretical contribution**
 - In relation with the research significance, it can be said that digital bank's advertisement exposure does not affect the intention of the market to create an account. It is recommended for the digital bank company to put other method of builds exposure at consideration.
- **Practical Contribution**
 - the practical recommendation for the banking industry, although technology shift is at the very concern, this research suggests that customer whom possessed the experience in using the product of M-Banking does not affect their intention to create an account in digital bank. therefore, it is suggested to improve more to the M-Banking apps, and enhance the experience of the users.
- **Social significance**
 - Socially, this research provides the knowledge regarding the existence of digital bank, its dynamic positioning among fintech product, thus general information within the perspective of strategic communication. This research as well discuss the thorough aspects of digital bank, explanation on the M-banking, and their ways of gaining customers.