

## **CHAPTER IV**

### **SUMMARY AND RECOMMENDATION**

This chapter will explain the summary and recommendations based on the results of research on how Perceived E-Service Quality and Online Customer Reviews affect Purchase Intention of Bibit application users.

#### **4.1 Summary**

Based on the results of research on 100 respondents who use the Bibit application, the following points can be concluded :

1. Perceived E-Service Quality has a positive and significant effect on mutual fund Purchase Intention in the Bibit application. It can be concluded that customers' perceptions of E-Service Quality in the Bibit application have a real impact in motivating them to generate mutual fund purchase intentions through the application. In this context, Perceived E-Service Quality refers to customers' assessment of the ease, security, and effectiveness of electronic services provided by the Bibit app. The more positive customers perceive the service quality, the more likely they are to have the intention to purchase mutual funds or other products and services offered by the Bibit app.
2. Online Reviews Customer has a positive and significant effect on Purchase Intention. These results prove that customer views or experiences expressed online can provide information to potential customers about the quality, privacy security, benefits and satisfaction of other customers when buying mutual fund products on the Bibit application. So that this insight is then an important

consideration for potential new investors when looking for an investment platform that suits their needs and expectations.

3. Perceived E-Service Quality and Online Customer Reviews have a positive and significant effect on Purchase Intention. These results show that Perceived E-Service Quality can shape positive customer perceptions, which are then reflected in positive online reviews, and ultimately motivate purchase intentions. So it is important for the Bibit app to pay attention to this strategy, in order to increase interest and form positive purchase intentions for potential new customers who want to buy mutual funds through the Bibit app.

#### **4.2 Recommendation**

In this sub chapter there are several suggestions that hopefully can be input for the Bibit application to increase the company's trust and exposure in the midst of an increasingly competitive financial technology market. Through optimizing Perceived E-Service Quality and positive Online Customer Reviews, it is hoped that it can have a major effect on increasing Purchase Intention of potential new investors who will buy mutual funds through the Bibit application. Recommendations given by researchers are as follows :

1. Looking at the recapitulation of respondents' answers to Perceived E-Service Quality, it can be seen that there are still 4 items whose scores are below the average variable score (4.35). The first item is X1.1 with a score of 4.29 which discusses the ease of learning how to transact in the Bibit Application. Furthermore, X1.2 with a score of 4.33 which discusses the perceived ease of use of the features provided by the Bibit application. Then X1.3 with an average

score of 4.29 which talks about the security of the Bibit application. As well as X1.5 with an average score of 4.29 which debates the efficiency of transactions in the Bibit application. Based on the existence of a score that still shows a value below the overall average, it is indicated that there are still respondents who think there is a shortage of these items. This can be seen by the fact that there are still respondents who "disagree" and "Strongly Bad".

Because of this, researchers conclude that there are still shortcomings in the optimization of the features provided so that it does not provide convenience in learning and using these features for new users. In the future, the Bibit application can innovate their User Interface and User Experience in order to increase the ease of use of the application, especially for potential new investors. In addition, as one of the leading investment platforms, Bibit app must be able to complement all services and products offered with a high level of security. When potential new investors feel that the app can properly protect their personal and financial information, it can certainly increase their trust in the service. Moreover, the ability of the Bibit app to make quick transactions without a hitch can increase their satisfaction with the service. So that potential new investors will believe and be more confident not to be afraid to buy mutual funds through the application.

2. The results of the Respondent's answer recaptulation also show that there are still 3 items that score below the average variable score, namely X2.1, X2.3 and X2.4 regarding whether the perception of quality customer reviews is a consideration in generating mutual fund purchase intentions in the Bibit application. Answers

indicate that customer reviews are an important factor in making purchasing decisions, reflecting the positive influence of reviews in motivating users to make transactions.

Therefore, it is important for the Bibit app to pay close attention to the quality of e-services that can be provided to users as it will greatly affect the willingness to provide positive reviews on the available pages. If users perceive the quality of service to be better, it will definitely lead to their intention to contribute in recommending the investment application to others, through the available review page.

3. The results of the recapitulation of Respondents' answers show a high average number. So it can be concluded that if the two variables are combined in one unit, it will provide optimal benefits for the company. Before intending to buy mutual funds through the Bibit application, consumers tend to want to try the application first to find out how the performance and quality of the services provided. This includes the attitude taken before the consumer's purchase intention later arises. After directly experiencing the services provided, consumer perceptions will emerge regarding the assessment of the quality of the services provided. Then this belief will be reinforced by online reviews in the comments column to find out the previous consumer experience. That way, the consumer's purchase intention will grow.

Understanding purchase intentions is very important, by paying attention to this, Seedlings can use strategies aimed at increasing consumer interest and forming positive purchase intentions. Examples can be marketing strategies that

emphasize product excellence, attractive promotions, or quality customer service to create a positive experience for consumers, thus encouraging them to carry out purchase intentions into real action.