

CHAPTER IV

CLOSING

4.1 Conclusion

Research conducted on 150 respondents who are BSI Mobile consumers resulted in research analysis from which the following conclusions can be drawn:

1. Service quality has insignificant effect on customer loyalty. This result indicates that good service quality couldn't increase customer loyalty on a product/service.
2. Product Features has insignificant effect on customer loyalty. This result indicates that many services in one application couldn't make customers satisfy.
3. Service Quality has a positive effect on Customer Satisfaction. This result indicates that good service quality could increase customer satisfaction.
4. Product Features have a positive effect on Customer Satisfaction. This result indicates that many product features could the customer meet their needs so the customer satisfy that one application with many features/services.
5. Customer Satisfaction has a positive and significant effect on Customer Loyalty. This result indicates when customer satisfy with a product could lead them to repeat purchase and will make them loyal to a product.
6. Service Quality has positive and significant effect on Customer Loyalty through Customer Satisfaction. This result indicates that service quality could satisfy customer and lead them being loyal to a service.

7. Product Features have positive and significant effect on Customer Loyalty through Customer Satisfaction. This result indicates that many product features could meet customer need and satisfy them with gives many features without changing to other product, so customer could be loyal to a service that gives them many services without changing to other service.

4.2 Recommendations

1. In terms of service quality, suggestions that can be given are to get good and accurate customer information. Improve maintenance so that there is no disruption when consumers are making transactions because it disturbs consumers when they want to make transactions quickly.
5. In the aspect of product features, the suggestion that can be given is to add an e-statement feature as needed by consumers. Consumers can take screenshots so that they can save information on consumer devices.
6. In terms of customer satisfaction, the suggestion formulated is to conduct in-depth research on consumer expectations of BSI Mobile to improve BSI Mobile satisfaction and service.
7. In terms of further research, could add new variable such as e-trust that could lead to customer loyalty.