

CHAPTER 5

CONCLUSION, LIMITATION, AND SUGGESTION

5.1 Conclusion

This research analyzes the effect of Perceived Usefulness, Perceived Ease of Use, Brand and Service Trust, Attitude and Customer Involvement on Behavioral Intention of Cicil Mobile Application. It can be concluded that each variable is connected with each other. In order to increase behavioral intention to adopt Cicil Mobile Apps, companies should increase consumer's evaluation of the product to increase their attitude, and having a good customer service to get their feedback. Furthermore, to increase customer's attitude, companies must consider the usefulness, ease of use, and trust from consumer's perception. Based on the results of research and discussion by using Structural Equation Model (SEM) then the conclusion can be drawn which are:

1. Perceived Usefulness gives direct effect significantly and has a positive effect on Attitude. Thus, the first hypothesis which states that Perceived Usefulness give impact on Attitude is accepted. According to the result of descriptive statistic, the major effect to increase perceived usefulness is that customer could obtain information by using Cicil.
2. Perceived Ease of Use gives direct effect significantly and has a positive effect on Attitude. Thus, the second hypothesis which states that Perceived Ease of Use give impact on Attitude is accepted. According to the result of descriptive statistic, the major effect to increase perceived ease of use is that customer could use the application without reading the service manual.
3. Brand and Service Trust gives direct effect significantly and has a positive effect on Attitude. Thus, the third hypothesis which states that Brand and Service Trust give impact on Attitude is accepted. According to the result of descriptive statistic, the major effect to increase brand and service trust is that whole transaction is correct with no mistake.

4. Attitude gives direct effect significantly and has a positive effect on Behavioral Intention. Thus, the fourth hypothesis which states that Attitude give impact on Behavioral Intention is accepted. According to the result of descriptive statistic, the major effect to increase attitude is that if customer could look up for information using Cicil
5. Customer Involvement gives direct effect significantly and has a positive effect on Behavioral Intention. Thus, the fifth hypothesis which states that Customer Involvement give impact on Behavioral Intention is accepted. According to the result of descriptive statistic, the major effect to increase customer involvement is that if customer could contact provider if they experienced any problem when using the apps.

5.2 Limitation of Research

One of the limitations in this research is cannot be generalized, due to the number sample used and limited time. The results will be different if the sample is over 200 like the previous researches that are accordance with this research. Another limitation is the variety of college students. This research's respondents mostly come from Widya Mandala University, ITS, Airlangga University and Brahwijaya University. The results would be different if the sample come from all university in Indonesia.

5.3 Suggestion

Based on the conclusions that is stated above, several recommendations can be given in the form of suggestion that can be taken into consideration for Cicil Mobile Application

5.3.1 Theoretical Suggestion

1. For further study, it should include hypothesis regarding the indirect effect on the model to create a further analysis regarding the dependent variables, which is behavioral intention based on TAM theory. According to the result of this study (Table 4.19), it appears that TAM theory which consist of perceived usefulness and ease of use have a

positive and significant impact on attitude, and attitude have a positive and significant impact on behavioral intention is supported by this research. Brand and Service Trust is also stated to have positive and significant influence on attitude. While customer involvement has a positive and significant affection on behavioral intention. This will provide additional information or issues about TAM theory and research about Behavioral Intention to adopt a particular service.

2. Due to limitations of this study, further study should increase the number of respondents to get more accurate results.
3. In order to create an expansion of respondents, it should also study not just Cicil Mobile Application, but the website as well.

5.3.2 Practical Suggestion

1. Based on the result that have been put forward, it shows that how positive and significant effects of Perceived Usefulness, Perceived Ease of Use, and Brand and Service Trust towards Attitude (Table 4.19). Cicil Mobile Application should maintain its consistency, providing good services and moreover can improve its business process. Cicil has already maintain a good partnership with several e-commerce (such as bhineka.com, blibli.com and jd.id), but can improve to have another partnership with bigger e-commerce such as tokopedia, gramedia, or jakartanotebook; which provide goods that mostly needed by college students (such as gadgets, books, stationary, etc) that could increase intention to use for the consumers.
2. This research also proved that Customer Involvement is one of the variables that could affect behavioral intention. However, according to the data gathered (Table 4.7) considering that customer's probability to contact Cicil is higher if they experienced a problem, than customer services of Cicil must be developed well to help customer with their problems. This can be done by providing more customer service channel, such as phone call, live chat, e-mail, and/or replying customer's review on Play Store (Android) /App Store (iOS). Cicil also can use

questionnaire distribution to engage customer to explore their idea to develop Cicil in the future. As we know that the customer is not proactive, this solution can explore more of customer's feedback and courage them to give ideas.

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