

CHAPTER V

CONCLUSION AND SUGGESTION

5.1 Conclusion

Risks are inevitable and have to be managed well, especially for banks that are classified as highly regulated sectors. Risk management practices are integrated with Good Corporate Governance (GCG) implementation by standardizing all activities in standard operating procedures (SOP). As one of many private banks in Indonesia, PT. MNO also implements GCG practices to ensure that the risks are well managed by having clear and detailed written SOPs. From all samples gathered in this study, demographic shows that employees of PT. MNO, especially for operation teams in branches, are dominated by Millennials. This is illustrated by a large number of Millennials, around 78% of the total respondents. Millennials have been exposed to technology since childhood. This causes this age group to have unique characteristics where Millennials tend to be less fond of conventional ways of communicating and prefer to use their gadgets. To accommodate and adapt to the characteristics of Millennials, PT. MNO implements Video Learning SOPs. The format for using Video Learning itself was chosen because its use in education has proven to give positive results from both the user and teacher sides.

In this study, the UTAUT model has been used to analyze the factors that determine Behavioural Intention of Video Learning SOPs implementation in PT. MNO. In addition, Age moderation for each factor was also analyzed. The UTAUT model was chosen because this model is proven to give better results than the 8 technologies acceptance theories and can explain the behavioural intention to use technology with a higher variance value. The model used this time is a modified UTAUT model where the Facilitating Condition factor is replaced with the Perceived Interactivity factor to test the interactions that occur digitally.

The results showed that the Behavioural Intention of Video Learning SOPs implementation in PT. MNO is substantially influenced by four main variables as much as 88.8%. The four variables, namely: Performance Expectancy (PE), Effort Expectancy (EE), Social Influence (SI), and Perceived Interactivity (PI), significantly relate to BI of Video Learning SOPs implementation in PT. MNO. However, this study has shown no significant moderating effect of the Age variable on the four main variables in determining the BI of Video Learning SOPs implementation in PT. MNO. Although the moderating effect was not significant, the Age variable provided a positive moderating effect for each of the main variables. With increasing Age, the moderating effect on the PE and PI variables increased while the effect weakened on EE and SI variables. Respondents with a higher Age got a more positive effect on their work performance even though there was more effort in the implementation. The higher level of Age also tends to be more stable in accepting the implementation of the Video Learning SOPs. Overall, the moderating effect is positive and the implementation of Video Learning SOPs at PT. MNO was well received and showed good effects and was accepted by respondents across all ages. Of the four main variables related to BI of Video Learning SOPs implementation in PT. MNO, only two variables indicate significant effect, PI and PE. The PI variable significantly gives a large effect while the PE significantly gives a small effect in determining the BI of Video Learning SOPs in PT. MNO.

The confirmatory survey conducted also provides results that support the quantitative research conducted in this study. The results of the confirmatory survey also show that the PI variable has the highest test value among other variables (PE, EE, and SI). Overall, it is proven that the implementation of Video Learning SOPs positively contributes to respondents' performance, is easy to use, and attractive for users. The influence from Management of PT. MNO itself plays a big role in the implementation of the Video Learning SOPs itself. The implementation has been

quite good although it still needs adjustments and updates to improve the quality for the better.

5.2 Suggestion

Although the implementation of Video Learning SOPs conducted by PT. MNO this time is already classified as good and has made a positive contribution, several things can still be improved and explored further in further research. In this study, the explanatory sentences in the questionnaire items are still classified as general so that they are less specific in describing the meaning of each indicator. Henceforth, the explanation of each indicator can be further improved so that more accurate results can be seen and the analysis carried out can be more precise. In addition, in this study, the role of management plays a significant role in influencing the implementation. In the future, more in-depth research is needed regarding the effects and role of management in implementing new technology. Respondents' profile based on gender showed that most of the employees are dominated by women. Thus, another further research focusing on gender may be explored further. Also, the moderating effect of age that's been investigated in this research have not been specified yet. For further research, more detailed moderating effect from cognitive, affective, and psychomotor perspective can be carried out. Also, more specific research toward the moderation can be explore further to gain better meaning of the moderation itself. Another further research focusing on the attitude toward the Video Learning SOPs implementation could also need to be considered. Because the current research was classified as confirmatory research, another evaluative research of the implementation could be carried out in the future.

From a managerial perspective, the implications that this study can contribute to the development of Video Learning SOPs in the future also need to be considered. From the results, it is indicated that the smallest social influence to determine Behavioural Intention of Video Learning SOPs implementation in PT.

MNO was contributed from colleagues' influence. It was also indicated that the role of PT. MNO's management was quite strong. Therefore, management need to keep supporting the implementation of Video Learning SOPs to gain better results. From the moderating effect of Age, the results showed that as the respondent's age increases, users tend to require greater effort in using the Video Learning SOPs themselves. This should be noted so that the Video Learning SOPs that are still being developed can be accessed more easily, considering that there are still groups of non-Millennials users who are still not familiar with the use of digital technology like this. Currently, all Video Learning SOPs can be accessed through MyCampus. For further development, management can consider to connect MyCampus from PT. MNO Portal where all written detailed policies can be found. From PT. MNO Portal, the link should be provided so users can easily accessed the most up to date Video Learning SOPs without struggling to scroll over to find the right video in MyCampus.

As it was proven that PE was significantly affecting the Behavioural Intention of Video Learning SOPs implementation in PT. MNO, management need to explore more type of Video Learning SOPs in order to cover more SOPs in the future. Also, because PI was contributing largest affect in determining the Behavioural Intention of Video Learning SOPs implementation in PT. MNO, management need to ensure that the perceived interactivity of each Video Learning SOPs can be deliver well to users. The main purpose of using Video Learning SOPs to ensure that GCG practices are implemented needs to be the main focus in further development.