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CHAPTER V

CONCLUSIONS AND SUGGESTIONS

5.1 Conclusions

From the results of the research, it was found that of the six hypotheses that have been developed, all of these hypotheses were accepted, with Trust variable has the most significant effect to Adoption of Digital Bank service. So, it can be concluded that:

1. Trust has the greatest significant effect on the adoption of Digital Bank Services with t-Value = 4.685 and p-Value = 0.000. This is aligned with previous research that shows if a customer thinks that the financial institution will be reliable and honest, it will increase their chance of enjoying the service now and in the future.
2. Perceived Security has significant effect on Trust in adoption of Digital Bank Services with t-Value = 4.363 and p-Value = 0.000. This is due to the fact that digital banks can offer a reliable security system in terms of transaction security, personal information security, and data protection from hackers. As a result, perceived security increases user trust in using Digital Bank services.
3. Financial Literacy has significant effect on Trust in adoption of Digital Bank Services with t-Value = 3.169 and p-Value = 0.002. This occurs because when a user of a digital bank has a thorough understanding of the benefits of financial services and knows which products are appropriate for them, it increases the user's confidence in using a digital bank.
4. Brand Image has significant effect on Trust in adoption of Digital Bank Services with t-Value = 4.842 and p-Value = 0.000. The results are aligned with previous research. The positive image of a Digital Bank will increase user's trust to use the service.

5. Perceived Enjoyment has significant effect on Trust in adoption of Digital Bank Services with t-Value = 2.502 and p-Value = 0.012. It is aligned with previous research, which shows that if users have fun and feel pleasure while using a new system, they will have more trust and confidence in using it.
6. Perceived Enjoyment has significant effect on the adoption of Digital Bank Services with t-Value = 3.352 and p-Value = 0.001. This is due to the fact that people who use digital banks enjoy more benefits when they use the bank's features. Aside from that, they gain convenience when conducting banking transactions through digital applications.

5.2 Suggestions

From the discussion and the conclusions of this research, the researcher provides academic and managerial suggestions. These suggestions can be used to develop further research and for improvement of digital banks' services.

5.2.1 Suggestions for Future Research

Based on the study's findings, the author offers the following recommendations for further research:

1. In this study, the value of R^2 on the trust variable is 68%, indicating that 32% of trust factors may still be impacted by other variables. As a result, future research should address any other factor such as government regulation that may affect trust in digital banks.
2. The result showed that the value of R^2 on the adoption variable is 46.7%, which means that 53.3% of adoption may still be impacted by other variables. As a result, it is recommended that future studies to analyze other variables such as government regulatory that might affect user adoption of digital bank service.
3. This study focused on the adoption of Digital Bank services in general. It is recommended for future research to conduct a study on a particular Digital Bank brand in order to determine the adoption of a certain Digital Bank brand.

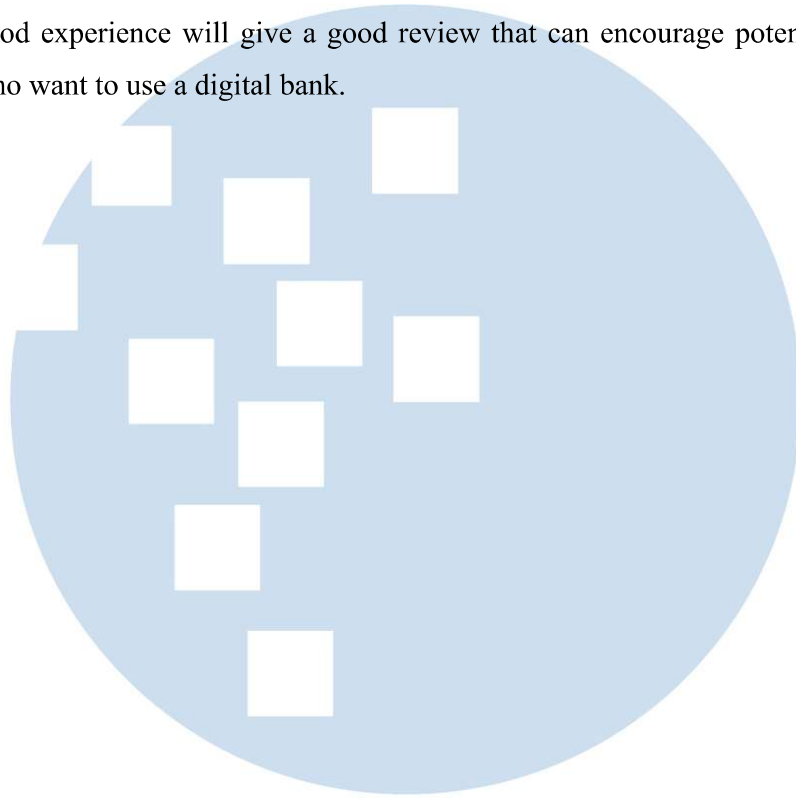
4. This study was undertaken during the COVID-19 pandemic, which increased the rate of digital technology utilization compared to normal conditions. It is necessary to do more research on the use of digital banks in normal situations.
5. Conduct research from various sectors in order to give different insights from various industries.

5.2.2 Suggestions for Practical

Based on the findings and conclusion of this research, there are some suggestions for companies as follows:

1. As part of their commitment to users, companies must be able to develop good customer service. Since digital banks do not have branch offices, high-quality customer service acts as a bridge for users who find issues when utilizing the services of digital banks. When a digital bank delivers excellent service, it will increase user trust.
2. Perception of security affects trust in using Digital Bank. Therefore, the companies have to strengthen the security system on their digital bank platform so that users feel confidence and comfortable conducting transactions at digital banks. Also, digital banking companies need to improve their employees' skills so they can deal with system disruption and cybercrime.
3. Companies must actively develop initiatives to increase the public's financial literacy and awareness, including financial products, financial management, and their advantages. It is necessary to collaborate with the government, institutions, and other related parties.
4. Companies should promote the image of digital banking as enjoyable and trustworthy. Businesses must engage in current market marketing initiatives to promote a positive image of the digital bank. Companies may leverage the internet and social media to promote information about Digital Bank services in Indonesia.
5. Companies must also be able to create creative and innovative features and services that provide value to digital bank users. However, besides the attractive features, companies should pay attention to the applications'

performance so as not to reduce the user experience. Users who have had a good experience will give a good review that can encourage potential users who want to use a digital bank.



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