CHAPTER 5

CONCLUSIONS AND RECOMMENDATIONS

5.1. Conclusions

There are some conclusion that can be derived from the results of analysis and findings at the previous chapter, such as follows:

- Customer Satisfaction is affected by customer service and system quality, which means that any changes in those factors will change Customer Satisfaction.
- From the first hypothesis result, it can be examined further, which of five factors in customer service (speed of services, response time, product knowledge, technical knowledge, and ability to solve problem) affects Customer Satisfaction. Result shows that Customer Satisfaction is affected only by three factors. They are speed of services, response time, and ability to solve problem. It means that any change in those factors will change Customer Satisfaction. The other 2 factors (product knowledge and technical knowledge) do not have significant relation with Customer Satisfaction.
- From system quality factor, it can be also examined further, which of five factors in system quality (security, system reliability, speed of operation, ease of use, and content quality) affects Customer Satisfaction. The result shows that Customer Satisfaction is affected by all factors that are security, system reliability, speed of

operation, ease of use, and content quality. It means that any changes in those factors will change Customer Satisfaction.

5.2. Recommendations

Based on the conclusions at the previous section, there are several recommendations that can be suggested to increase Customer Satisfaction, which are:

- In this research banks should consider all items of each factor when they want to implement Internet Banking service, except product knowledge and technical knowledge that has no significant relation with Customer Satisfaction.
- Banks should focus on customer service and system quality factors that, in this research have significant relation with Customer Satisfaction. Focusing on these factors will increase the success likeliness of the Internet Banking service.
- In customer service factor, Banks should provide staffs that have good speed of service, response time and ability to solve problem, there are several recommendations, such as:
  - Banks should have procedures in managing all complaints and problems.
  - Banks should have Frequently Ask Questions (FAQ)/templates related with common questions that customers ask.
  - Banks should provide demonstration and training to all of its customer service staffs about Internet Banking service.

- Banks should encourge its staffs to use Internet Banking service, so they get familiar with the service.
- Banks should have specialists in handling Internet Banking problems who knows all about the service.

- In system quality factor, Banks should provide Internet Banking system that is secure, reliable, fast, easy to use and good functionality by:
  - Maintaining and testing the system periodically.
  - Updating the security functions such as digital certificate, new virus software.
  - Enhancing the system so it can be more reliable and faster, such as increase the bandwidth and has bigger servers.
  - Enhancing the system content such as add new biller, features.
  - Enhancing the system compatibility so it compatibles with all operating systems and browsers.
  - Training the IT peoples so they can apply the technology in the system.
  - Providing contingency plan such as back-up system in case there are some problems occurs.
  - Conducting users test in measuring the system performance.

5.3 Open Problem

Looking at the scope of the research and the limitation in conducting it, there are some problems that can be examined further for the next research, such as:

- Conduct Gap analysis to compare customers' perception and expectation of Internet Banking service.
- Analyse more details about Customer Satisfaction, such as:
  - Others factors that relates with customer satisfaction
  - Obstacles for customers in using Internet Banking service
  - Reasons why customers do not want to use the service.
  - Reasons why not every banks implement this service
  - Infrastructure that is needed in implementing the success Internet Banking service, etc