

## **CHAPTER 5**

### **CONCLUSION AND SUGGESTION**

#### **5.1 Conclusion**

Based on the results of the research and discussion described in the previous chapter, it can be summarized as follows:

1. Website Design is proven not to have a significant positive effect on purchase intentions through trust, the better website design, does not significantly increase trust at Tokopedia which sells mutual funds on purchase intention. Therefore, the first hypothesis of this research is rejected.
2. Reliability positively effect on purchase intentions through trust, the stronger reliability, will significantly increase the Trust on Tokopedia which sells mutual funds, which in turn will significantly increase Purchase Intentions. Therefore, the second hypothesis of this research is accepted.
3. Responsiveness positively effect on purchase intentions through trust, the stronger responsiveness, will significantly increase the Trust on Tokopedia which sells mutual funds, which in turn will significantly increase Purchase Intentions. Therefore, the third hypothesis of this research is accepted.
4. Personalization positively effect on purchase intentions through trust, the stronger personalization, will significantly increase the Trust on Tokopedia which sells mutual funds, which in turn will significantly increase Purchase Intentions. Therefore, the fourth hypothesis of this research is accepted.
5. Trust positively effect on purchase intentions through trust, the stronger trust, will significantly increase the Trust on Tokopedia which sells mutual funds, which in turn will significantly increase Purchase Intentions. Therefore, the fifth hypothesis of this research is accepted.

## **5.2 Limitations**

The limitations in this research as follows:

1. There is a predetermined number of respondents and zone, in this manner if the exploration directed outside Surabaya and the respondents outside Widya Mandala Catholic University the outcome can be unique.
2. There are limitations to the study by utilizing questionnaire that is, at times the appropriate responses given do not demonstrate the real circumstance or not obviously.

## **5.3 Suggestion**

### **5.3.1 Suggestion for Theoretical**

Future research can use different methodologies, such as longitudinal studies, focus groups and interviews to examine the relationship between service quality and customer purchase behaviour in online mutual fund contexts. Second, the growth of the internet and online mutual fund will continue, and future research can replicate similar studies solely involving online investors, measuring actual purchase behaviours instead of intentions. Third, though the scales used for measurement dimensions of e-service quality are almost like existing scales, additional analysis may think about developing a lot of elaborate measures to permit for richer coverage of e-service quality scales. For the first structural equation it is known that Website Design does not have a direct significant effect on Trust. This is indicated by the t-statistic value  $0.990 < 1.96$ . However, future research can add another variable in the second structural equation because the  $R^2$  value of Purchase Intentions is 0.338 which indicates Trust can explained Purchase Intentions variable only by 33.8% which mean that 66.2% of the others are affected by other variables such as overall service quality and customer satisfaction.

### **5.3.2 Suggestion for Practical**

Based on the conclusions of the research results, then several suggestion can be proposed to Tokopedia that sells mutual fund, as follows:

1. To upgrade customer purchase intentions, Tokopedia should develop marketing strategies to better address the trustworthy, reliability, and responsiveness of web-based services. Tokopedia can dedicate profitable corporate resources to the imperative e-service quality attributes recognized by this study. For example, improvement of the level of credibility, security, and prompt services is necessity for both attracting and retaining online customers, since these factors significantly affect purchase intentions through trust.
2. Tokopedia that sells mutual funds can increase the type of mutual funds products with doing some innovation in the future and having good communications with the investors. Innovation in this case can be added the products of mutual fund, and increase the services for the consumers.

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