

## CHAPTER V

### CONCLUSION

This chapter provides conclusion from finding and discussion presented in the previous chapter, followed by an assessment of the potential limitation present in study, implication and possible future directions for the research.

#### 5.1 Conclusion of the Research

This research is quantitative research using a primary source of data through explanatory research to analyze how one or more variables related the other variables and the effect between variables that explained by the hypothesis. The surveys are spread to college student of Andalas University who an BNI account.

The purpose of this research is to find out The Influence of Service Quality, Trust, Customer Satisfaction and Its Impact on Customer Loyalty. This research also finds out whether variables have a significant effect and positive effect or not. After gathering all the questionnaires back, the data have been processed by using SmartPLS 3.2.7 and SPSS 16.0, through several tests; measurement outer model (convergent validity, discriminant validity, and reliability test) and measurement inner model (r-square and t-test). There are three hypotheses developed in this research for college student of Andalas University who an BNI account.

1. There is a positive relationship between Service Quality and Customer Satisfaction. That's mean the better quality of services that BNI provided, the more satisfied customers will be.

2. There is a positive relationship between Trust and Customer Satisfaction. That's mean the high level of customer trust in BNI, it can increase customer satisfaction.
3. There is a positive relationship between Customer Satisfaction and Customer Loyalty. That's mean when customer satisfied, it will make customer loyal. The customer will always do transactions by using BNI.

## **5.2 Implication of the Research**

The findings in this study have several important implications that must be considered for PT. BNI Tbk. at Padang City to pay more attention and optimize service quality related to customer trust and satisfaction and its impact on loyalty customer.

From this study found:

1. On service quality, that is security and customer service has the highest average, so it is recommended for BNI to prioritize these services and improve other services in order to maintain customer loyalty.
2. In trust, that is verifying transactions accurately has the highest average, so it is recommended for BNI prioritize these services in order to increase customer satisfaction so that customers will be loyal.
3. Customer satisfaction, that is happy with specific experience has the highest average, so it is recommended for BNI prioritize these services in order to maintain customer loyalty.

In service quality variables, practitioners must pay more attention to the services provided at this time, because according to some customers they are not satisfied with the services provided. Management can increase customer trust and satisfaction through better quality services so that customers become loyal.

Therefore, it is expected that practitioners pay attention to the quality of services provided correctly and appropriately so that customers can increase trust and satisfaction and customers become loyal.

### **5.3 Limitation of the Research**

This research can not be separated from limitations and weaknesses. On the other hand, the limitations and weaknesses found in this study can be a source for future researchers. The limitations found in this study are:

1. Respondents in this study were only 145 respondents and college student of Andalas University who have an BNI account, so that they could not represent the whole customers at Padang City. This is due to the limited time of the study.
2. This research was conducted using 4 variables. The variables used are service quality, trust, customer satisfaction, and customer loyalty. So for further research, it is expected to be able to use other variables, which are many other variables that can improve customer loyalty.

### **5.4 Suggestion**

The results of this study are expected to be able to improve and become a reference for company and further research in the future.

- Some recommended to company:

For BNI in service quality company must pay more attention to the services provided at this time, because according to some customers they are not satisfied with the services provided. Management can increase customer trust and satisfaction through better quality services so that customers become loyal.

- Some recommended topics to be developed in future studies:
  1. Can increase the number of respondents in order for the research to get accurate results.
  2. For the next research, different variables can be added regarding the topic of the research in order to found varieties of the result.

For further research, hopefully the next researcher can expand the research location. Not only from college student of Andalas University who have an BNI account, but also from all customer BNI at Padang City. So, the results can be compared and more accurate.