

BAB V

PENUTUP

5.1. Kesimpulan

Berdasarkan hasil data penelitian yang telah diolah, maka dapat diambil kesimpulan bahwa:

1. *Corporate social responsibility* berpengaruh signifikan terhadap *consumer company identification* pada Bank Ramah Lingkungan. Semakin tinggi penerapan kegiatan tanggung jawab sosial yang dilakukan perusahaan, semakin tinggi pula identifikasi nasabah terhadap Bank Ramah Lingkungan.
2. *Corporate social responsibility* berpengaruh signifikan terhadap *benevolence trust* pada Bank Ramah Lingkungan. Semakin tinggi penerapan kegiatan tanggung jawab sosial yang dilakukan perusahaan, semakin tinggi pula kepercayaan nasabah terhadap Bank Ramah Lingkungan.
3. *Consumer company identification* berpengaruh signifikan terhadap *customer citizenship behaviors* pada Bank Ramah Lingkungan. Semakin tinggi identifikasi nasabah yang dilakukan pada perusahaan, semakin tinggi pula perilaku sukarela yang dilakukan nasabah terhadap Bank Ramah Lingkungan.
4. *Benevolence trust* berpengaruh signifikan terhadap *customer citizenship behaviors* pada Bank Ramah Lingkungan. Semakin tinggi kepercayaan nasabah pada perusahaan, semakin tinggi perilaku sukarela yang dilakukan nasabah terhadap Bank Ramah Lingkungan.

5.2. Keterbatasan Penelitian

Peneliti mengetahui bahwa penelitian yang dilakukan belum sempurna, maka dari itu terdapat beberapa keterbatasan penelitian yang dapat dijadikan peluang penelitian masa depan. Keterbatasan penelitian dalam penelitian ini sebagai berikut:

1. Penelitian ini hanya berfokus pada sektor perbankan, tidak berfokus pada sektor yang lainnya.
2. Penelitian ini hanya berfokus pada wilayah Surabaya.
3. Penelitian ini menggunakan metode *non-probability sampling* yang dapat membatasi generalisasi temuan.
4. Penelitian ini terdapat salah satu indikator *benevolence trust* yaitu BNT04 yang memiliki hasil *loading factor* sebesar $0,693 < 0,708$.
5. Penelitian ini terdapat salah satu variabel yaitu *customer citizenship behaviors* yang memiliki hasil AVE sebesar $0,499 < 0,50$.

5.3. Saran

Berdasarkan pada keterbatasan penelitian ini, peneliti dapat memberikan masukan yang dapat digunakan sebagai pertimbangan untuk perusahaan dan peneliti selanjutnya, sebagai berikut:

1. Bagi Perbankan

Pertama, bank perlu memantau masalah sosial dan lingkungan secara terus menerus. Bank perlu melaksanakan program *corporate social responsibility* yang dapat mengatasi masalah di sekitar nasabah. Bank dapat meluncurkan kebijakan relaksasi kredit yang mencakup perpanjangan jangka waktu kredit dan penundaan beberapa pembayaran selama dan pasca pandemi. Kedua,

karyawan bank terutama yang berhubungan langsung dengan nasabah seperti *frontliner* dapat mensosialisasikan program *corporate social responsibility* yang dilakukan, bahwasanya kegiatan tersebut memiliki dampak yang positif agar membuat para nasabah lebih percaya. Ketiga, bank perlu memberikan informasi tentang produk yang dibutuhkan dan mudah dibagikan kepada nasabah lainnya, dengan demikian informasi tentang produk harus tersedia di media sosial maupun situs web. Bank perlu menyediakan saluran (email, panggilan telepon, pesan instan, dan pesan langsung melalui media sosial) yang membantu nasabah dengan mudah mengirimkan *feedback* untuk meningkatkan pelayanan bank. Keempat, bank harus menjaga layanan yang dilakukan untuk mempertahankan kepercayaan nasabah dan dapat menggerakkan nasabah untuk merekomendasikan bank tersebut secara sukarela kepada orang lain.

2. Bagi Peneliti Selanjutnya

Pertama, penelitian selanjutnya dapat mengembangkan variabel lain yang berkaitan dan berfokus ke sektor non perbankan untuk menambah pemahaman terkait *corporate social responsibility*, *consumer company identification*, *benevolence trust*, dan *customer citizenship behaviors*. Kedua, penelitian selanjutnya dapat memperluas wilayah penelitian untuk menambah cakupan responden. Ketiga, penelitian selanjutnya dapat menggunakan *probability sampling* agar dapat mengurangi batasan generalisasi. Keempat, peneliti selanjutnya diharapkan dapat melakukan penelitian langsung kepada responden (teknik wawancara dan observasi) yang bertujuan untuk mengurangi ketidakpastian data serta menambah ketepatan kriteria sampel.

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