

BAB V

PENUTUP

5.1. Kesimpulan

Berdasarkan hasil akhir dari penelitian yang sudah dijelaskan dalam bab sebelumnya mengenai variabel *benevolence trust*, *customer citizenship behaviors*, *repurchase intention*, dan *perceived contribution in others' welfare*, maka penelitian ini menyimpulkan bahwa:

1. *Benevolence Trust* berpengaruh positif signifikan terhadap *Customer Citizenship Behaviors* pada nasabah bank ramah lingkungan. Semakin tinggi kepercayaan nasabah, maka perilaku sukarela nasabah juga akan semakin meningkat.
2. *Customer Citizenship Behaviors* berpengaruh positif signifikan terhadap *Repurchase Intention* nasabah bank ramah lingkungan. Semakin tinggi perilaku sukarela nasabah dapat memicu nasabah untuk menggunakan layanan perusahaan secara terus-menerus, sehingga meningkatkan niat beli ulang nasabah.
3. *Customer Citizenship Behaviors* berpengaruh positif signifikan terhadap *Perceived Contribution in Others' Welfare* nasabah bank ramah lingkungan. Semakin tinggi perilaku sukarela nasabah, maka *perceived contribution in others' welfare* juga akan semakin meningkat.

5.2. Keterbatasan Penelitian

Penelitian ini memiliki keterbatasan di masa depan. Terdapat beberapa keterbatasan penelitian yang perlu diperhatikan. Keterbatasan penelitian dalam penelitian ini adalah sebagai berikut:

1. Peneliti tidak dapat bertatap muka dan berkomunikasi langsung secara keseluruhan dengan responden saat mengambil data, sehingga peneliti mengantisipasi dengan memberikan bantuan panduan pengisian terbatas hanya secara *online*.
2. Teknik analisis menggunakan *non probability sampling* dengan cara *convenience sampling* untuk mengurangi batasan generalisasi temuan.
3. Berdasarkan hasil perhitungan uji validitas terdapat salah satu indikator *benevolence trust*, yaitu BNT04 yang memiliki *loading factor* sebesar $0.703 < 0.708$.
4. Hasil uji validitas diskriminan terdapat nilai AVE salah variabel tidak memenuhi kriteria, yaitu *customer citizenship behaviors* sebesar $0.498 < 0.50$.
5. Hasil penelitian ini terdapat nilai kuadrat AVE tidak sesuai kriteria karena lebih kecil dari nilai korelasi antara suatu variabel dengan variabel lainnya, namun hal-hal tersebut tetap dipertahankan.

5.3. Saran

Berdasarkan keterbatasan penelitian ini, peneliti dapat memberikan masukan saran yang dapat digunakan sebagai pertimbangan bagi Bank Central Asia, Bank Rakyat Indonesia, dan Bank Mandiri dan peneliti selanjutnya, sebagai berikut:

1. Bagi Bank

- a. Bank perlu mengontrol dan memperhatikan aspek kepercayaan nasabah dengan selalu menerapkan kejujuran kepada nasabah, peduli pada kesejahteraan nasabah, bertindak untuk kepentingan nasabah, dan tidak mencoba menipu nasabah agar kepercayaan nasabah meningkat, sehingga mendorong nasabah untuk memberikan umpan balik positif atau berperilaku sukarela terhadap bank.
- b. Bank perlu mempertahankan perilaku sukarela nasabah yaitu perilaku toleransi nasabah ketika layanan tidak sesuai, bersedia membantu nasabah lain, ketika nasabah memberikan rekomendasi terkait bank kepada orang lain dan umpan balik kepada bank. Hal tersebut dapat dilakukan dengan cara mengetahui perilaku nasabah dan meningkatkan kualitas pelayanan pada nasabah.

2. Bagi Peneliti Selanjutnya

Peneliti selanjutnya diharapkan dapat melakukan penelitian langsung yaitu menggunakan teknik wawancara dan observasi. Dapat menambah variabel lain yang mempengaruhi *repurchase intention* dan *perceived contribution in others' welfare* pada layanan perbankan. Mempertimbangkan *probability sampling* untuk teknik analisis data agar dapat mengurangi batasan generalisasi temuan pada penelitian. Peneliti selanjutnya dapat memperluas populasi dengan tujuan memahami karakteristik dari strategi pemasaran atau layanan perbankan yang lebih baik lagi dengan memahami perilaku pelanggan dalam sektor perbankan.

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