

## **BAB V**

### **PENUTUP**

#### **5.1. Kesimpulan**

Berdasarkan hasil penelitian dan pembahasan pada bab sebelumnya dapat ditarik beberapa kesimpulan guna menjawab rumusan masalah. Beberapa kesimpulan tersebut terdiri dari :

1. Kualitas layanan *internet banking* yang meliputi *reliability*, *efficiency*, *responsiveness*, *privacy/security*, *website design*, *easy to use* pada bank-bank penyedia layanan *internet banking* secara serempak berpengaruh signifikan terhadap kepuasan pada nasabah bank di Surabaya.
2. Kualitas layanan *internet banking reliability* pada bank-bank penyedia layanan *internet banking* secara parsial atau individu berpengaruh signifikan terhadap kepuasan pada nasabah bank di Surabaya.
3. Kualitas layanan *internet banking efficiency* pada bank-bank penyedia layanan *internet banking* secara parsial atau individu berpengaruh signifikan terhadap kepuasan pada nasabah bank di Surabaya.
4. Kualitas layanan *internet banking responsiveness* pada bank-bank penyedia layanan *internet banking* secara parsial atau individu berpengaruh signifikan terhadap kepuasan pada nasabah bank di Surabaya.

5. Kualitas layanan *internet banking privacy/security* pada bank-bank penyedia layanan *internet banking* secara parsial atau individu berpengaruh signifikan terhadap kepuasan pada nasabah bank di Surabaya.
6. Kualitas layanan *internet banking website design* pada bank-bank penyedia layanan *internet banking* secara parsial atau individu berpengaruh signifikan terhadap kepuasan pada nasabah bank di Surabaya.
7. Kualitas layanan *internet banking easy to use* pada bank-bank penyedia layanan *internet banking* secara parsial atau individu berpengaruh signifikan terhadap kepuasan pada nasabah bank di Surabaya.

## 5.2. Ketebatasan

1. Penelitian ini hanya dilakukan pada empat bank saja yaitu Bank Mandiri, Bank BNI, Bank CIMB Niaga dan Bank Mega, disebabkan karena mayoritas nasabah yang ditemui merupakan nasabah bank-bank tersebut.
2. Penelitian ini dilakukan pada 150 responden saja disebabkan karena banyak nasabah yang sulit untuk ditemui dan sulit untuk diminta mengisi kuesioner karena mereka sibuk.

### 5.3. Saran

Berdasarkan hasil penelitian secara keseluruhan dan simpulan yang diperoleh, dapat dikembangkan beberapa saran bagi pihak-pihak yang berkepentingan dalam penelitian ini. Adapun saran-saran yang dikemukakan adalah sebagai berikut:

1. Bagi perbankan, diharapkan bank-bank harus meningkatkan kualitas layanan dalam hal ini yang terkait dengan layanan *internet banking* yaitu dengan selalu melakukan *up to date* pada fitur-fitur di dalam *website* nya yang akan membuat nasabah tertarik untuk bertansaksi melalui layanan *internet banking*, serta bank harus bisa mengedukasi nasabah nya untuk aktif dalam menggunakan *internet banking* mengingat mayoritas adalah nasabah usia produktif yang aktif bertransaksi.
2. Bank harus meningkatkan kualitas keamanan dalam layanan *internet banking* sehingga nasabah akan merasa nyaman dan aman dalam bertransaksi melalui *internet banking* serta harus meningkatkan pelayanan dalam penyelesaian masalah dengan tepat dan cepat.
3. Bagi penelitian selanjutnya diharapkan dapat melanjutkan penelitian dengan variabel-variabel lain diluar variabel yang telah diteliti ini misalnya dengan menambahkan variabel lain tentang tujuan responden menggunakan layanan *internet banking* sehingga dapat memperoleh hasil yang lebih bervariatif yang berkaitan dengan kepuasan nasabah.

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