

## **BAB V**

### **PENUTUP**

#### **5.1 Kesimpulan**

Simpulan yang dapat dijelaskan pada penelitian ini mengenai variabel kualitas layanan, pengalaman layanan, kenyamanan layanan, kepuasan pelanggan dan WOM pada Bank Syariah Mandiri di Surabaya yakni:

1. Kualitas layanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan Bank Syariah Mandiri di Surabaya.
2. Pengalaman layanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan Bank Syariah Mandiri di Surabaya.
3. Kenyamanan layanan berpengaruh positif dan signifikan terhadap kepuasan pelanggan Bank Syariah Mandiri di Surabaya.
4. Kepuasan pelanggan berpengaruh positif dan signifikan terhadap WOM Bank Syariah Mandiri di Surabaya.

#### **5.2 Keterbatasan Penelitian**

Setelah proses penelitian yang telah dilakukan, peneliti tentu tak luput dari keterbatasan pada saat melakukan penelitian. Ada keterbatasan yang dialami peneliti yakni adanya pandemi virus corona (COVID-19) yang membuat penyebaran kuesioner hanya dilakukan menggunakan google form.

### 5.3 Saran

Saran yang dapat disampaikan oleh peneliti yakni:

1. Bagi Bank Syariah Mandiri di Surabaya
  - a. Mempertahankan bahkan meningkatkan kualitas layanan yang telah diberikan kepada nasabah seperti lingkungan yang rapi, memberikan layanan yang cepat, karyawan bersikap ramah dalam memberikan pelayanan.
  - b. Meningkatkan kecepatan dalam menyelesaikan keluhan nasabah.
  - c. Meningkatkan layanan transaksi agar nasabah lebih mudah menggunakannya dan nasabah merasa nyaman menggunakan layanan dari BSM.
  - d. Diharapkan BSM mampu memberikan layanan yang terbaik, sehingga nasabah dapat lebih banyak mendapatkan pengalaman yang memuaskan pada saat menggunakan layanan BSM.
2. Bagi peneliti selanjutnya
  - a. Peneliti selanjutnya bisa menambahkan variabel lain diluar model penelitian saat ini yang berhubungan dengan kepuasan pelanggan, dikarenakan nilai R-Square yang masih rendah yakni 0.26.
  - b. Menambah referensi jurnal-jurnal terbaru agar dapat mengembangkan lebih banyak lagi informasi.
  - c. Untuk kedepannya peneliti selanjutnya dapat mendampingi responden saat mengisi kuesioner agar ketika responden tidak paham atas pertanyaan yang diberikan peneliti mampu menjelaskannya kepada responden sehingga terhindar dari jawaban yang asal-asalan dari responden.

- d. Memberikan responden penghargaan berupa hadiah sebagai ucapan terima kasih karena telah bersedia mengisi kuesioner dengan baik.



## DAFTAR RUJUKAN

- Ahmadi, A. 2019. Thai Airways: key influencing factors on customers' word of mouth. *International Journal of Quality & Reliability Management*, 36(1), 40–57.
- Ali, F., Amin, M., & Cobanoglu, C. 2016. An Integrated Model of Service Experience, Emotions, Satisfaction, and Price Acceptance: An Empirical Analysis in the Chinese Hospitality Industry. *Journal of Hospitality Marketing & Management*, 25(4), 449–475.
- Basri, N. A. H., Ahmad, R., Anuar, F. I., & Ismail, K. A. 2016. Effect of Word of Mouth Communication on Consumer Purchase Decision: Malay Upscale Restaurant. *Procedia - Social and Behavioral Sciences*, 222, 324–331.
- Bhatt, K. 2017. Service convenience: review and directions. *International Journal of Services, Economics and Management*, 8(3), 208.
- Boonlertvanich, K. 2019. Service quality, satisfaction, trust, and loyalty: the moderating role of main-bank and wealth status. *International Journal of Bank Marketing*, 37(1), 278–302.
- Chang, W. L., & Huang, L. Y. 2016. Measuring service experience: a utility-based heuristic model. *Journal of Service Business*, 10(1), 1–30.
- Cheng, B. L., Gan, C. C., Imrie, B. C., & Mansori, S. 2019. Service recovery, customer satisfaction and customer loyalty: evidence from Malaysia's hotel industry. *International Journal of Quality and Service Sciences*, 11(2), 187–203.
- Departemen Perbankan Syariah. 2015. Roadmap Perbankan Syariah Indonesia 2015-2019. (p.53),p.5. [https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Documents/roadmap-pbs\\_2015-2019](https://www.ojk.go.id/id/kanal/syariah/berita-dan-kegiatan/publikasi/Documents/roadmap-pbs_2015-2019) diakses 5 Mei 2020.
- Felix, R. 2017. Service Quality and Customer Satisfaction in Selected Banks in Rwanda. *Journal of Business & Financial Affairs*, 06(01), 1–11.
- Fernandes, A. A. R., & Solimun, S. 2018. The mediation effect of customer satisfaction in the relationship between service quality, service orientation, and marketing mix strategy to customer loyalty. *Journal of Management Development*, 37(1), 76–87.
- Hair, J. F., Ringle, C. M., & Sarstedt, M. 2011. PLS-SEM: Indeed a silver bullet. *Journal of Marketing Theory and Practice*, 19(2), 139–152.

- Hamzah, Z. L., Lee, S. P., & Moghavvemi, S. 2017. Elucidating perceived overall service quality in retail banking. *International Journal of Bank Marketing*, 35(5), 781–804.
- Imam Ghozali, H. L. 2014. *Partial Least Square*. Semarang: Universitas Diponegoro.
- Keiningham, T. L., Rust, R. T., Lariviere, B., Aksoy, L., & Williams, L. 2018. A roadmap for driving customer word-of-mouth. *Journal of Service Management*, 29(1), 2–38.
- Khamis, F. M., & AbRashid, R. 2018. Service quality and customer's satisfaction in Tanzania's Islamic banks. *Journal of Islamic Marketing*, 9(4), 884–900.
- Khan, M. A., & Khan, S. 2018. Service Convenience and Post-Purchase Behaviour of Online Buyers: An Empirical Study. *Journal of Service Science Research*, 10(2), 167–188.
- Lee, Y. 2016. Relationship Quality and Its Causal Link to Service Value, Satisfaction, and Word-of-Mouth. *Journal of Services Marketing Quarterly*, 37(3), 171–184.
- Lemon, K. N., & Verhoef, P. C. 2016. Understanding customer experience throughout the customer journey. *Journal of Marketing*, 80(6), 69–96.
- Loureiro, S. M. C., & Sarmiento, E. M. 2018. Enhancing brand equity through emotions and experience: the banking sector. *International Journal of Bank Marketing*, 36(5), 868–883.
- Makanyeza, C., & Chikazhe, L. 2017. Mediators of the relationship between service quality and customer loyalty: Evidence from the banking sector in Zimbabwe. *International Journal of Bank Marketing*, 35(3), 540–556.
- Masterplan Ekonomi Syariah Indonesia. 2018. Masterplan Ekonomi Syariah Indonesia 2019-2024 Kementerian Perencanaan Pembangunan Nasional : <https://ubico.id/wp-content/uploads/2019/05/Masterplan-Ekonomi-Syariah-Indonesia-2019-2024> diakses 5 Mei 2020.
- Mehmood, S. M., & Najmi, A. 2017. Understanding the impact of service convenience on customer satisfaction in home delivery: evidence from Pakistan. *International Journal of Electronic Customer Relationship Management*,

11(1), 23.

- Namin, A. 2017. Revisiting customers' perception of service quality in fast food restaurants. *Journal of Retailing and Consumer Services*, 34(June 2016), 70–81.
- Nguyen, Q., Nisar, T. M., Knox, D., & Prabhakar, G. P. 2018. Understanding customer satisfaction in the UK quick service restaurant industry. *British Food Journal*, 120(6), 1207–1222.
- Omoriegbe, O. K., Addae, J. A., Coffie, S., Ampong, G. O. A., & Ofori, K. S. 2019. Factors influencing consumer loyalty: evidence from the Ghanaian retail banking industry. *International Journal of Bank Marketing*, 37(3), 798–820.
- Prentice, C., Wang, X., & Loureiro, S. M. C. 2019. The influence of brand experience and service quality on customer engagement. *Journal of Retailing and Consumer Services*, 50, 50–59.
- Ratmono, M. S. 2013. *Analisis SEM-PLS dengan PLS 3.0 Untuk Hubungan Nonlinear dalam Penelitian Sosial dan Bisnis*. Yogyakarta: ANDI.
- Republika. 2019. BSM borong penghargaan bank islam terbaik : <https://republika.co.id/berita/pu3u0t423/bsmborong-penghargaan-bank-islam-terbaik-2019> diakses 14 April 2020.
- Roy, S., S., S., & Bhatia, S. 2019. Service quality versus service experience: An empirical examination of the consequential effects in B2B services. *Industrial Marketing Management*, 82(February 2017), 52–69.
- Sekaran, U., & Bougie, R. 2016. *Research methods for business: A Skill Building Approach*. John Wiley & Sons. United Kingdom.
- Sharma, V. K. C. S. D. P. S. 2015. Service quality, service convenience, price and fairness, customer loyalty, and the mediating role of customer satisfaction. *Marketing Intelligence & Planning*, 11(6), 8–10.
- Sivadas, E., & Jindal, R. P. 2017. Article information : Abstract Purpose – Scholars have conceptualized and measured customer satisfaction in several

different. *Journal of Services Marketing*, 31(2).

Statistika Perbankan Syariah 2020, Januari 02. Otoritas Jasa Keuangan. <https://www.ojk.go.id/id/kanal/syariah/data-dan-statistik/statistik-perbankan-syariah/default.aspx> diakses 5 Mei 2020.

Sugiyono. (2016). *Metode Penelitian Kuantitatif Kualitatif dan R&D*. Bandung: ALFABETA.

TOP BRAND AWARD. 2020. TOP BRAND AWARD INDEKS FASE 1 2020 KATEGORI BANKING & FINANCE <https://www.topbrand-award.com/top-brand-index> diakses 16 April 2020.

Virabhakul, V., & Huang, C. H. 2018. Effects of Service Experience on Behavioral intentions: Serial Multiple Mediation Model. *Journal of Hospitality Marketing and Management*, 27(8), 997–1016.

Wardi, Y., Abror, A., & Trinanda, O. 2018. Halal tourism: antecedent of tourist's satisfaction and word of mouth (WOM). *Asia Pacific Journal of Tourism Research*, 23(5), 463–472.

Wikhamn, W. 2019. Innovation, sustainable HRM and customer satisfaction. *International Journal of Hospitality Management*, 76(April 2018), 102–110.