

BAB V

PENUTUP

5.1 Kesimpulan

Berdasarkan hasil analisis pada penelitian ini, baik secara deskriptif maupun statistik dengan alat analisis WarpPLS 6.0, maka dapat disimpulkan hasil analisis sebagai berikut:

- 1) Citra merek berpengaruh signifikan terhadap Niat Menggunakan Layanan Bank Syari'ah Mandiri, yang berarti bahwa semakin baik citra yang dimiliki BSM, maka akan semakin tinggi Niat menggunakan Layanan BSM.
- 2) Kesetiaan Merek berpengaruh signifikan terhadap *Electronic Word of Mouth*, yang berarti bahwa semakin baik kesetiaan nasabah terhadap BSM, maka akan semakin baik dan tinggi *Electronic Word of Mouth*.
- 3) Kesadaran Merek berpengaruh signifikan terhadap Niat menggunakan Layanan Bank Syari'ah Mandiri, yang berarti bahwa semakin tinggi tingkat kesadaran merek, maka akan semakin tinggi pula Niat menggunakan Layanan BSM.
- 4) *Electronic Word of Mouth* berpengaruh signifikan terhadap Niat menggunakan Layanan Bank Syari'ah Mandiri, yang berarti bahwa semakin tinggi tingkat *Electronic Word of Mouth*, maka akan semakin tinggi pula Niat menggunakan Layanan BSM.

5.2 Keterbatasan Penelitian

Berdasarkan penelitian yang telah dilakukan, terdapat keterbatasan dalam penelitian ini, yaitu pada proses penelitian khususnya pada saat pengumpulandata,

terjadi pandemi *covid-19*, sehingga penyebaran kuesioner menggunakan *google form*.

5.3 Saran

Berdasarkan hasil analisis dalam penelitian ini, maka penulis memberikan saran kepada Bank Syari'ah Mandiri dan kepada Peneliti selanjutnya, sebagai berikut:

- 1) Bagi Bank Syari'ah Mandiri di Surabaya
 - a. Menambahkan kantor cabang maupun kantor cabang pembantu, sehingga nasabah dapat lebih mudah menjangkau atau mendapatkan layanan BSM yang diharapkan, selain itu cabang yang ditambahkan juga akan berpotensi besar menambah jumlah nasabah.
 - b. Mempertahankan kualitas sumber daya manusia, agar mampu mempertahankan kualitas layanan dan meningkatkan kesetiaan nasabah terhadap BSM, sehingga akan berpotensi terhadap penyebaran informasi-informasi positif oleh nasabah.
 - c. Meningkatkan kualitas promosi melalui website atau media sosial yang dimiliki, seperti : instagram, twitter, facebook. Sehingga BSM dapat lebih dikenali dan diminati dibandingkan bank pesaingnya.
 - d. Untuk mempertahankan informasi - informasi positif yang telah bergulir diantara nasabah dan masyarakat, BSM harus mempertahankan hal – hal yang berkaitan dengan kesan positif yang ada di benak nasabahnya, seperti menuntut penuh para tenaga kerja untuk mengedepankan kenyamanan nasabah, sehingga dari informasi positif dari nasabah kepada

masyarakat dapat meningkatkan niat menggunakan Layanan Bank Syari'ah Mandiri.

2) Bagi Peneliti Selanjutnya

- a. Sebaiknya peneliti selanjutnya menyebarkan kuesioner hanya pada calon responden yang benar – benar berniat untuk mengisi kuesioner tersebut, sehingga pengisian kuesioner dapat dilakukan secara fokus dan teliti karena tidak tergesa – gesa.
- b. Sebaiknya peneliti selanjutnya melakukan penelitian di kota selain Surabaya, sehingga hasil dari penelitian mengenai Bank Syari'ah Mandiri dapat digunakan sebagai tambahan informasi untuk menambah wawasan dan dapat digunakan sebagai bahan perbandingan.
- c. Sebaiknya peneliti selanjutnya dapat mengembangkan variabel – variabel lain yang sekiranya memiliki hubungan atau keterkaitan pada variabel yang ada dalam penelitian ini.

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