

CHAPTER 5

CONCLUSION AND SUGGESTION

5.1 Conclusion

Based on the result of the result of research and the discussion about the analysis the impact of service quality, corporate image, customer perceived value, and customer satisfaction toward customer loyalty at east nusa tenggara regional development bank, surabaya. Some conclusion can be taken as follows :

1. Service quality variable has positive affect on the customer loyalty but not significant effect on customer loyalty in bank NTT, Surabaya. When bank NTT use service as their first work consider it will give more value for customer to satisfaction. This result not support the first hypothesis stating that service quality has significant effect on customer satisfaction in bank NTT, Surabaya.
2. Corporate Image variable has significant effect on customer loyalty in bank NTT, Surabaya. When customer have a good perspective and knowledge about service and product give by the bank to the customer will increase the loyalty for the brand that use by the customer. This result supports the second hypothesis stating that corporate image effect on customer loyalty in bank NTT, Surabaya.

3. Customer perceived value has significant effect on customer satisfaction in bank NTT, Surabaya. It is bank NTT way to attract customer from experience customer when use service from bank NTT, Surabaya to increase customer satisfaction and to boost value that bank NTT have for customer to use the product offer by the bank. This result supports the third hypothesis stating that customer perceived value on customer satisfaction effect on customer satisfaction in bank NTT, Surabaya.
4. Customer satisfaction value has significant effect on customer loyalty in bank NTT, Surabaya. When customer satisfaction with the service give by the organization in this case in bank intitution it will make a repeat purchase or using service for the same brand or product for any activity.This result supports the fourth hypothesis stating that customer staisfaction has significant effect on customer loyalty in bank NTT, Surabaya.

5.2 Suggestion

Based on the conclusion, some suggestion can be conclude for bank NTT, Surabaya or other reseacher which can be taken into consideration

1. For futher research should expand the sample area also increase in amount of respondent to create a better reseach

accurately, and might be there is a probability of different result

For practical:

1. Based on the previous chapter explanation, bank NTT should more aware about the service on customer satisfaction with a well managed concept of service maybe it will raise the consumer to be more aware with the service and can be more satisfaction to the brand or product. That can be helpful for the bank to show the customer the different value with the other to attract more customer attention or interest.

2. For bank NTT, Surabaya must increase the facility in the bank to make a customer more comfortable when transaction or use the product in bank NTT, Surabaya.

5.3 Limitation of the Research

The limitation in this research is only for bank NTT, Surabaya. This result might be different if respondents are from outside Surabaya city, or the respondents are people who do not come from East Nusa Tenggara, because they might have no specific reason to use service or product in bank NTT, Surabaya. The last thing is about the variation answer from the respondents.

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