

CHAPTER V

CONCLUSION AND SUGGESTION

5.1 Conclusion

Based on description in previous chapter, especially in analysis and study research, some conclusions can be drawn as follows:

1. Customer services have significantly positive influence towards customer satisfaction. This shows that the better service quality given by BNI Bank Wonogiri Office Branch, then customers will be more satisfied and comfortable and retain in using the service from BNI Bank Wonogiri Office Branch. This research is consistent with the research by Cronin and Taylor (1992) that service quality is not the same with satisfaction but it relates with satisfaction.
2. The quality of services have significantly positif influence towards customer loyalty. This shows that the better service given by BNI Bank Wonogiri Office Branch then customer will become more loyal to retain in using service given by BNI Bank in fulfilling his or her needs. This research is consistent with the research by Blomer et.al (1998) that there is high positive correlation between satisfaction construction and quality also product loyalty. Therefore by considering customer loyalty and the service quality felt, satisfaction is the key factor from key antecedent in banking industry or other service industry (Dick and Basu, 1994).

3. **Customer loyalty: significant positive influence towards customer loyalty,**
This shows that customers who fell satisfied with the service given by BNI Bank Wonogiri Office Branch will become more loyal to retain in using service offered or in doing transaction. Therefore, the bank can fulfill the customer's needs. This research is consistent with research by James and Sasser (1995), which showed that customer feeling completely satisfied tend to be more loyal rather than those people who were just satisfied. This result is also consistent with research by Selnes in Karsono (2005) explaining that loyalty can be formed when customer feel satisfied with the leven of service given and tend to continue the relationship.
4. **Customer satisfaction: the effect if service quality towards customer loyalty.** This research is consistent with research by Karsono (2005) where member satisfaction mediating the service quality influences member loyalty.

5.2 Recommendation

1. There should be any interactive dialogues between management of BNI Bank Wonogiri Office Branch with their customers in evaluating performance therefore quality restructuring can be done continuously.
2. For the next research, it is better not to examine customer loyalty and satisfaction just from service quality but also from reputation and competitors of the company itself.