

## CHAPTER V

### CONCLUSION AND SUGGESTION

This chapter delivers a number of conclusions and recommendations due to the research findings and research data analysis previously elaborated in Chapter IV. The conclusions presented here are based on the result of the research hypothetical tests.

#### 5.1. Conclusions

Based on the data analysis from the previous chapter, the conclusions would be:

1. Respondent characteristics are dominated by male respondents (66 people or 66%). The dominant age is teenagers (44 people or 44%). The dominant occupation is college students (60 people or 60%), and also the dominant salary range is people with salary below 1,000,000 rupiahs (64 people or 64%).
2. Based on the quantitative analysis from the previous chapter using SPSS, the result is:

$$Y = 0.759 + 0.198X_1 + 0.216X_2 + 0.246X_3 + 0.07146X_4 + 0.102X_5$$

Thus, from all five service quality dimensions (independent variables), it is stated that the most influencing variable toward the customers buying decision at BPR Shinta Daya Kalasan Yogyakarta based on

regression

coefficient is responsiveness dimension (X3), with the highest regression coefficient of 0.246. It is the highest among others. The reliability dimension (0.216) is on the second rank, and the tangibles dimension (0.198) is on the third. Other dimensions such as assurance and empathy are not significant as sample.

3. From the conclusion using multiple correlation analysis ( $r$ ), it is known that  $R = 0.740$ . It shows that the relationship between variable X and Y is strong and positive, and the determination coefficient is  $R^2 = 0.547$  or 54.7%. It means that 54.7% of influences toward the customers buying decision at BPR Shinta Daya Kalasan Yogyakarta are primarily contributed by service quality dimensions, and the remaining 45.3% is influenced by other variables beyond the equation model.

4. From the partial correlation, it is known that:

$$r_{y1.2345} = 0.552 \quad (P = 0.000);$$

$$r_{y2.1345} = 0.567 \quad (P = 0.000);$$

$$r_{y3.1245} = 0.453 \quad (P = 0.000);$$

$$r_{y4.1235} = 0.421 \quad (P = 0.000);$$

$$r_{y5.1234} = 0.353 \quad (P = 0.000).$$

it is be concluded that the service quality dimensions in influencing the customer buying decision are significant.

## 5.2. Suggestions

Based on the data analysis and the conclusions, the writer delivers several suggestions that might be meaningful for BPR Shinta Daya Kalasan Yogyakarta as the considerate resource in determining the company policies, such as:

1. To know whether service quality given can make customer decide to buy or not, the management of BPR Shinta Daya Kalasan Yogyakarta needs to organize regular survey that involves customer buying decision such as giving suggestion box or by asking the customers that come to the BPR Shinta Daya Kalasan Yogyakarta.
2. The management of BPR Shinta Daya Kalasan Yogyakarta needs to keep the service quality performance of *responsiveness* dimension, which is the professionalism to provide services, because it has the greatest value among other service quality dimensions.