

ABSTRACT

This study aims to analyze the effect of customer value, service quality, and relationship quality on customer satisfaction and their implication on customer loyalty. This research was descriptive quantitative, in nature. Both primary and secondary data were employed. Secondary data were gathered from various sources such as journals, books and other related publications. Primary data were gathered using survey questionnaire which were distributed to the target respondents of Bank Syariah Mandiri branch office of Ciputat, Tangerang. Using purposive sampling technique, a total of 100 respondents were gained. Path analysis was employed in this study. The results showed that both individually and simultaneously customer value, service quality and relationship quality had positive and significant influence on customer satisfaction. Relationship quality was found to have the highest influence on customer satisfaction. Similarly, it was found that showed that both individually and simultaneously customer value, service quality, and relationship quality had significant influence on customer loyalty. Customer satisfaction was found to have the highest influence on customer loyalty. It was suggested that in order to keep customer satisfy and loyal, firms should constantly improve customer value, service quality, and relationship quality. In future research it is advised to include other variables such as: trust, corporate image, product quality, etc.

Keywords: customer value, service quality, relationship quality, customer satisfaction, and customer loyalty.

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ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh nilai nasabah, kualitas pelayanan, dan kualitas hubungan terhadap kepuasan nasabah serta implikasinya terhadap loyalitas nasabah. Penelitian ini merupakan penelitian deskriptif kuantitatif. Data yang dipergunakan merupakan data primer dan data sekunder. Data sekunder diperoleh dari berbagai macam sumber seperti jurnal, buku dan sumber-sumber lain yang telah dipublikasikan. Data primer diperoleh melalui survey yang disebarakan kepada nasabah Bank Syariah Mandiri Kantor Cabang Tangerang Ciputat. Metode pengambilan data menggunakan *purposive sampling* dengan jumlah sampel sebanyak 100 responden. Metode yang digunakan dalam penelitian ini adalah analisis jalur. Hasil penelitian menunjukkan bahwa baik secara individual maupun bersama-sama nilai nasabah, kualitas pelayanan dan kualitas hubungan berpengaruh positif dan signifikan terhadap kepuasan nasabah. Kualitas hubungan merupakan variabel yang paling besar pengaruhnya terhadap kepuasan nasabah. Hasil penelitian juga menunjukkan bahwa baik secara individual maupun bersama-sama nilai nasabah, kualitas pelayanan, dan kualitas hubungan berpengaruh positif dan signifikan terhadap loyalitas nasabah. Kepuasan nasabah merupakan variabel yang paling mempengaruhi loyalitas nasabah. Berdasarkan hasil penelitian, perlu untuk menjaga agar nasabah tetap merasa puas dan loyal, perusahaan harus secara konstan meningkatkan nilai nasabah, kualitas pelayanan, dan kualitas hubungan. Untuk penelitian mendatang disarankan untuk mengikutsertakan variabel lain seperti: kepercayaan, citra perusahaan, kualitas produk, dan lain sebagainya.

Kata kunci: nilai nasabah, kualitas pelayanan, kualitas hubungan, kepuasan nasabah, dan loyalitas nasabah.

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