

ABSTRAK

PENGARUH KUALITAS PELAYANAN DAN PERSEPSI NILAI TERHADAP LOYALITAS NASABAH PENGGUNA KARTU ATM PADA BANK SUMSEL BABEL SYARIAH KCP UIN RADEN FATAH PALEMBANG MELALUI KEPUASAN NASABAH SEBAGAI VARIABEL INTERVENING

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Penelitian ini bertujuan untuk mengetahui pengaruh kualitas pelayanan dan persepsi nilai terhadap loyalitas nasabah pengguna kartu ATM pada BSB Syariah KCP UIN Raden Fatah Palembang melalui kepuasan sebagai variabel intervening. Penelitian ini menggunakan data primer dengan pendekatan kuantitatif berupa penyebaran kuesioner dengan metode pengambilan sampel menggunakan *purposive sampling* dengan rumus Hair et.al yang di dapat sebanyak 150 responden. Teknik pengujian instrument penelitian menggunakan SEM-PLS dengan menggunakan alat analisis berupa SmartPLS versi 3.0. Hasil dari penelitian ini menunjukkan bahwa: (1) kualitas pelayanan berpengaruh positif dan signifikan terhadap loyalitas nasabah; (2) persepsi nilai berpengaruh positif dan signifikan terhadap loyalitas nasabah; (3) kualitas pelayanan berpengaruh positif dan signifikan terhadap kepuasan nasabah; (4) persepsi nilai berpengaruh positif dan signifikan terhadap kepuasan nasabah; (5) kepuasan nasabah berpengaruh positif dan signifikan terhadap loyalitas nasabah; (6) kualitas pelayanan berpengaruh positif dan signifikan terhadap loyalitas nasabah melalui kepuasan nasabah sebagai variabel intervening; (7) persepsi nilai berpengaruh positif dan signifikan terhadap loyalitas nasabah melalui kepuasan nasabah sebagai variabel intervening.

Kata kunci : Kualitas Pelayanan, Persepsi Nilai, Kepuasan Nasabah, Loyalitas Nasabah.

ABSTRACT

THE INFLUENCE OF SERVICE QUALITY AND PERCEIVED VALUE ON CUSTOMER LOYALTY WITH ATM CARD USERS AT BANK SUMSEL BABEL SYARIAH KCP UIN RADEN FATAH PALEMBANG THROUGH CUSTOMER SATISFACTION AS AN INTERVENING VARIABLE

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This research aims to determine the influence of service quality and perceived value on customer loyalty of ATM card users at BSB Syariah KCP UIN Raden Fatah Palembang through satisfaction as an intervening variable. This research uses primary data with a quantitative approach in the form of distributing questionnaires with a sample collection method using purposive sampling with the Hair et.al formula which received as many as 150 respondents. The research instrument testing technique uses SEM-PLS using an analysis tool in the form of SmartPLS version 3.0. The results of this research show that: (1) service quality has a positive and significant effect on customer loyalty; (2) perceived value has a positive and significant effect on customer loyalty; (3) service quality has a positive and significant effect on customer satisfaction; (4) perceived value has a positive and significant effect on customer satisfaction; (5) customer satisfaction has a positive and significant effect on customer loyalty; (6) service quality has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable; (7) perceived value has a positive and significant effect on customer loyalty through customer satisfaction as an intervening variable.

Keywords : *Service Quality, Perceived Value, Customer Satisfaction, Customer Loyalty*