

ABSTRAK

Meskipun memiliki komitmen yang kuat dalam memenuhi kebutuhan perbankan syariah, Bank Syariah Indonesia KC Palembang Sudirman menghadapi berbagai tantangan terkait loyalitas nasabah, terutama dalam hal pengaruh nilai-nilai nasabah, kualitas jasa syariah yang diberikan, serta kedekatan emosional antara nasabah dan bank. Beberapa nasabah mungkin merasa nilai-nilai syariah yang mereka harapkan belum sepenuhnya tercermin dalam layanan yang ditawarkan, sementara ketidakpuasan terhadap kualitas jasa dan kurangnya interaksi personal dapat melemahkan loyalitas mereka. Hal ini dapat menyebabkan nasabah mempertimbangkan pilihan lain yang dianggap lebih sesuai dengan preferensi dan kebutuhan mereka, terutama di tengah persaingan yang semakin ketat di industri perbankan syariah. Penelitian ini dilakukan untuk mengetahui bagaimana pengaruh nilai nasabah, kualitas jasa syariah, dan kedekatan emosional terhadap loyalitas nasabah tabungan Bank Syariah Indonesia KC Palembang Sudirman.

Jenis penelitian yang digunakan dalam penelitian ini menggunakan jenis penelitian kuantitatif dengan metode survey. Teknik pengumpulan data menggunakan kuesioner dengan pengambilan sampel 100 responden. Teknik analisis data menggunakan SEM (*Structural Equation Modelling*) yang terdiri dari uji outer model, uji inner model, dan uji hipotesis dengan bantuan software SmartPLS 4.0.

Hasil analisis data menunjukkan bahwa nilai nasabah berpengaruh positif dan signifikan terhadap loyalitas nasabah. Kualitas Jasa Syariah berpengaruh positif dan signifikan terhadap loyalitas nasabah. Kedekatan emosional tidak terdapat pengaruh terhadap loyalitas nasabah.

Kata Kunci : Nilai Nasabah, Kualitas Jasa Syariah, Kedekatan Emosional, Loyalitas Nasabah.

ABSTRAK

Despite having a strong commitment to meeting the needs of Islamic banking, Bank Syariah Indonesia KC Palembang Sudirman faces various challenges related to customer loyalty, especially in terms of the influence of customer values, the quality of Islamic services provided, and the emotional closeness between customers and the bank. Some customers may feel that the sharia values they expect are not fully reflected in the services offered, while dissatisfaction with the quality of the service and lack of personal interaction can weaken their loyalty. This can cause customers to consider other options that are considered more suitable for their preferences and needs, especially in the midst of increasingly fierce competition in the Islamic banking industry. This study was conducted to find out how customer value, sharia service quality, and emotional closeness affect the loyalty of Bank Syariah Indonesia KC Palembang Sudirman savings customers.

The type of research used in this study uses a type of quantitative research with a survey method. The data collection technique uses a questionnaire with a sample of 100 respondents. The data analysis technique uses SEM (Structural Equation Modelling) which consists of an outer model test, an inner model test, and a hypothesis test with the help of SmartPLS 4.0 software.

The results of the data analysis show that customer value has a positive and significant effect on customer loyalty. The quality of Sharia Services has a positive and significant effect on customer loyalty. Emotional closeness has no effect on customer loyalty.

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