

## ABSTRAK

Loyalitas nasabah sangat penting artinya bagi suatu perbankan yang menjaga kelangsungan usahanya maupun kelangsungan kegiatan usahanya. Kepuasan merupakan faktor utama yang dapat menentukan loyalitas nasabah. Kepuasan nasabah dapat dipenuhi melalui kualitas produk, *service quality*, dan *customer relationship marketing* sehingga nasabah akan melanjutkan transaksi dengan perbankan tersebut. Penelitian ini bertujuan untuk mengetahui pengaruh kualitas produk, *service quality*, dan *customer relationship marketing* terhadap loyalitas nasabah yang dimediasi oleh kepuasan nasabah pada PT. Bank Syariah Indonesia KCP Palembang Kenten 2. Metode pengumpulan data yang digunakan dalam penelitian ini dilakukan menggunakan kuesioner yang disusun menggunakan skala likert. Populasi yang digunakan dalam penelitian ini sebanyak 12.453 nasabah dengan karakteristik nasabah aktif dan telah menjadi nasabah lebih dari 1 tahun. Pengambilan sampel menggunakan rumus slovin dan didapat 100 sampel. Dengan menggunakan analisis jalur atau *path analysis* hasil penelitian menunjukkan bahwa kualitas produk, *service quality*, dan *customer relationship marketing* secara parsial dan simultan berpengaruh terhadap kepuasan nasabah Bank Syariah Indonesia KCP Palembang Kenten 2. *Service quality* dan *customer relationship marketing* juga berpengaruh positif dan signifikan terhadap loyalitas nasabah Bank Syariah Indonesia KCP Palembang Kenten 2 tetapi tidak dengan kualitas produk. Kepuasan nasabah mampu memediasi antara pengaruh kualitas produk, *service quality*, dan *customer relationship marketing* terhadap loyalitas nasabah Bank Syariah Indonesia KCP Palembang Kenten 2.

**Kata kunci:** Kualitas Produk, *Service Quality*, *Customer Relationship Marketing*, Kepuasan, Loyalitas Nasabah.

## **ABSTRACT**

*Customer loyalty is very important for a bank that maintains the continuity of its business and the continuity of its business activities. Satisfaction is the main factor that can determine customer loyalty. Customer satisfaction can be fulfilled through product quality, service quality, and customer relationship marketing so that customers will continue transactions with the bank. This study aims to determine the effect of product quality, service quality, and customer relationship marketing on customer loyalty mediated by customer satisfaction at PT. Bank Syariah Indonesia KCP Palembang Kenten 2. The data collection method used in this study was carried out using a questionnaire compiled using a Likert scale. The population used in this study was 12,453 customers with the characteristics of active customers and have been customers for more than 1 year. Sampling used the Slovin formula and obtained 100 samples. By using path analysis, the results of the study showed that product quality, service quality, and customer relationship marketing partially and simultaneously influenced customer satisfaction at Bank Syariah Indonesia KCP Palembang Kenten 2. Service quality and customer relationship marketing also had a positive and significant effect on customer loyalty at Bank Syariah Indonesia KCP Palembang Kenten 2 but not with product quality. Customer satisfaction is able to mediate between the influence of product quality, service quality, and customer relationship marketing on customer loyalty of Bank Syariah Indonesia KCP Palembang Kenten 2.*

**Keywords:** *Product Quality, Service Quality, Customer Relationship Marketing, Satisfaction, Customer Loyalty.*