

ABSTRAK

Skripsi dengan judul “Pengaruh *Service Quality* dan *Relationship Quality* terhadap Loyalitas Nasabah Di PT. Bank BNI Syariah KCP Tulungagung” ini ditulis oleh Faizatul Fajriyah As Sakina, NIM. 17401153237, Fakultas Ekonomi dan Bisnis Islam, Jurusan Perbankan Syariah, Institut Agama Islam Negeri Tulungagung, dibimbing oleh Dr. Agus Eko Sujianto, SE., MM.

Penulisan skripsi ini dilatar belakangi oleh adanya persaingan antara lembaga keuangan syariah dalam perekonomian yang kompetitif. Lembaga keuangan syariah dirasa perlu memahami kebutuhan nasabah. Pemberian informasi yang jelas juga perlu dilakukan agar nasabah dapat dengan mudah memahami produk yang ditawarkan. Penelitian ini bertujuan untuk mengetahui (1) Pengaruh *service quality* terhadap loyalitas nasabah di PT. Bank BNI Syariah KCP Tulungagung, (2) Pengaruh *relationship quality* terhadap loyalitas nasabah di PT. Bank BNI Syariah KCP Tulungagung, dan (4) Pengaruh *service quality* dan *relationship quality* secara simultan terhadap loyalitas nasabah di PT. Bank BNI Syariah KCP Tulungagung.

Penelitian ini menggunakan metode penelitian kuantitatif dan jenis penelitian yang digunakan adalah penelitian asosiatif. Sampel yang diambil yaitu nasabah BNI Syariah KCP Tulungagung sebanyak 96 responden. Sumber data yang digunakan adalah data primer yang diperoleh dari memberikan angket kepada responden. Pengujian penelitian ini menggunakan uji validitas dan reliabilitas, uji normalitas, uji asumsi klasik, dan uji regresi linier berganda, uji hipotesis, dan uji koefisien determinasi.

Hasil penelitian menunjukkan bahwa (1) *Service quality* berpengaruh positif dan signifikan terhadap loyalitas nasabah di PT. Bank BNI Syariah KCP Tulungagung, (2) *Relationship quality* berpengaruh positif dan signifikan terhadap loyalitas nasabah di PT. Bank BNI Syariah KCP Tulungagung, (3) *Service quality* dan *relationship quality* secara simultan berpengaruh positif dan signifikan terhadap loyalitas nasabah di PT. Bank BNI Syariah KCP Tulungagung.

Kata kunci : *Service Quality*, *Relationship Quality*, dan Loyalitas Nasabah

ABSTRACT

Thesis entitled "The Effect of Service Quality and Relationship Quality on Customer Loyalty at PT. BNI Syariah Bank KCP Tulungagung" was written by Faizatul Fajriyah As Sakina, registered number 17401153237, Faculty of Economics and Business, Syariah Banking Department, State Islamic Institute of Tulungagung, guided by Dr. Agus Eko Sujianto, SE., MM.

This thesis is motivated by the competition between syariah financial institutions in a competitive economy. Syariah financial institutions are supposed to clearly understand customer needs. They also need to provide clear information to measure customers can easily understand the products offered. This study aims to determine (1) the effect of service quality on customer loyalty conducted at PT. BNI Syariah Bank KCP Tulungagung, (2) the effect of relationship quality on customer loyalty conducted at PT. BNI Syariah Bank KCP Tulungagung, and (4) the effect of simultaneous service quality and relationship quality on customer loyalty conducted at PT. BNI Syariah Bank KCP Tulungagung.

This is a quantitative study with the type of associative research. The samples are taken by 96 respondents from BNI Syariah KCP Tulungagung. The data sources used are primary data obtained from administering questionnaires to respondents. The testing used in this research are validity and reliability test, normality test, classic assumption test, and multiple linear regression test, hypothesis test, and coefficient of determination test.

The results showed that (1) service quality had a positive and significant effect on customer loyalty at PT. BNI Syariah Bank KCP Tulungagung, (2) relationship quality had a positive and significant effect on customer loyalty at PT. BNI Syariah Bank KCP Tulungagung, (3) service quality and relationship quality simultaneously had a positive and significant effect on customer loyalty at PT. BNI Syariah Bank KCP Tulungagung.

Keywords: Service Quality, Relationship Quality, and Customer Loyalty