

ABSTRAK

Tesis Dengan Judul “Pengaruh *Relationship Marketing*, *Digital Banking*, Dan Kualitas Layanan Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel *Intervening*” ditulis oleh Rika Rizki Rohmah, Magister Ekonomi Syariah Universitas Islam Negeri Sayyid Ali Rahmatullah Tulungagung dibimbing oleh Dr. Binti Nur Asiyah, M.Si dan Dr. H. Dede Nurohman, M.Ag.

Kata Kunci: *Relationship Marketing*, *Digital Banking*, Kualitas Layanan, Loyalitas Nasabah, Kepuasan Nasabah.

Penelitian ini dilatar belakangi masih banyak nasabah yang memiliki rekening lebih dari satu, kepuasan nasabah belum maksimal terpenuhi, antrian nasabah yang masih banyak menumpuk di *banking hall* yang menyebabkan transaksi membutuhkan waktu yang lama, terkendalanya *trouble system* digitalisasi perbankan yang dimiliki sehingga kurang efektif jika digunakan dan memiliki efek kepercayaan pada nasabah. Fokus penelitian ini terbagi dalam 7 (tujuh) hal, yaitu: (1) Bagaimana pengaruh *relationship marketing* terhadap loyalitas nasabah?; (2) Bagaimana pengaruh *digital banking* terhadap loyalitas nasabah?; (3) Bagaimana pengaruh kualitas layanan terhadap loyalitas nasabah?; (4) Bagaimana pengaruh loyalitas nasabah terhadap kepuasan nasabah?; (5) Bagaimana pengaruh *relationship marketing* terhadap loyalitas nasabah melalui keputusan nasabah?; (6) Bagaimana pengaruh *digital banking* terhadap loyalitas nasabah melalui keputusan nasabah?; (7) Bagaimana pengaruh kualitas layanan terhadap loyalitas nasabah melalui keputusan nasabah?

Metode Penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan sumber data primer, dengan jumlah populasi yang tidak diketahui dan menggunakan teknik *non probability sampling*. Jumlah sampel yang digunakan yaitu 100 nasabah bank Syariah Indonesia di Tulungagung dengan menggunakan skala *likert*.

Hasil Penelitian ini Hasil penelitian ini menunjukkan bahwa: (1) *Relationship marketing* berpengaruh signifikan positif terhadap loyalitas nasabah Bank Syariah Indonesia di Tulungagung. (2) *Digital banking* berpengaruh signifikan positif terhadap loyalitas nasabah Bank Syariah Indonesia di Tulungagung. (3) Kualitas layanan berpengaruh signifikan positif terhadap loyalitas nasabah Bank Syariah Indonesia di Tulungagung (4) Loyalitas nasabah berpengaruh signifikan positif terhadap kepuasan nasabah Bank Syariah Indonesia di Tulungagung (5) *Relationship marketing* berpengaruh signifikan positif terhadap loyalitas nasabah melalui kepuasan nasabah Bank Syariah Indonesia di Tulungagung. (6) *Digital banking* berpengaruh signifikan positif terhadap loyalitas nasabah melalui kepuasan nasabah Bank Syariah Indonesia di Tulungagung. (7) Secara parsial kualitas layanan berpengaruh signifikan positif terhadap loyalitas nasabah melalui kepuasan Bank Syariah Indonesia di Tulungagung.

ABSTRACT

The thesis entitled "The Effect of Relationship Marketing, Digital Banking, and Service Quality on Customer Loyalty with Customer Satisfaction as an Intervening Variable" was written by Rika Rizki Rohmah, Master of Sharia Economics at Sayyid Ali Rahmatullah Tulungagung State Islamic University supervised by Dr. Binti Nur Asiyah, M.Si and Dr. H. Dede Nurohman, M.Ag.

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

This research is motivated by the background that there are still many customers who have more than one account, customer satisfaction has not been maximally fulfilled, customer queues are still piling up in the banking hall which causes transactions to take a long time, the problem of the banking digitalization system that is owned so that it is less effective if used and has an effect on customers. The focus of this research is divided into 7 (seven) things, namely: (1) How does relationship marketing affect customer loyalty?; (2) How does digital banking affect customer loyalty?; (3) How does the quality of service affect customer loyalty?; (4) How does customer loyalty affect customer satisfaction?; (5) How does relationship marketing affect customer loyalty through customer decisions?; (6) How does digital banking affect customer loyalty through customer decisions?; (7) How does service quality affect customer loyalty through customer decisions?

This research method uses a quantitative approach using primary data sources, with an unknown population number and using non-probability sampling techniques. The number of samples used was 100 customers of Indonesian Sharia banks in Tulungagung using the Likert scale.

The results of this study show that: (1) Relationship marketing has a significant positive effect on customer loyalty of Bank Syariah Indonesia in Tulungagung. (2) Digital banking has a significant positive effect on the loyalty of Bank Syariah Indonesia customers in Tulungagung. (3) Service quality has a significant positive effect on customer loyalty of Bank Syariah Indonesia in Tulungagung (4) Customer loyalty has a significant positive effect on customer satisfaction of Bank Syariah Indonesia in Tulungagung (5) Relationship marketing has a significant positive effect on customer loyalty through customer satisfaction of Bank Syariah Indonesia in Tulungagung. (6) Digital banking has a significant positive effect on customer loyalty through customer satisfaction of Bank Syariah Indonesia in Tulungagung. (7) Partially, service quality has a significant positive effect on customer loyalty through the satisfaction of Bank Syariah Indonesia in Tulungagung.