

ABSTRAK

Skripsi dengan judul “Pengaruh Kualitas Pelayanan Islami, Kualitas Produk Dan Citra Perusahaan Terhadap Loyalitas Nasabah Bank Syariah Indonesia Di Kabupaten Tulungagung Pasca Serangan Siber Dengan Kepuasan Nasabah Sebagai Variabel Intervening” yang ditulis oleh Ichwan Nanda Herwyna, NIM. 126401203132, Jurusan Ekonomi, Prodi Perbankan Syariah Fakultas Ekonomi dan Bisnis Islam dengan pembimbing Dr. Rokhmat Subagiyo, M.E.I.

Penelitian ini dilatar belakangi karena terdapat fenomena yang terjadi pada 8 Mei 2023, bahwa BSI mengalami kebocoran data yang diserang oleh siber, terungkap bahwa kelompok hacker LockBit diduga meretas nasabah BSI dan menyebarkannya di *darkweb* serta mengancam keamanan data nasabah, hal itu menyebabkan nasabah tidak bisa melakukan transaksi Mobile Banking, ATM, dan *teller* di kantor cabang. Fenomena ini mengharuskan Bank BSI agar tetap memperhatikan kualitas pelayanan yang sesuai syariat dan kualitas produk yang dimilikinya, serta mempertahankan citra perusahaan agar nasabah merasakan kepuasan sehingga tercipta nasabah yang loyal.

Penelitian ini bertujuan untuk mengetahui seberapa berpengaruhnya kualitas pelayanan islami, kualitas produk, dan citra perusahaan terhadap loyalitas nasabah setelah terjadi serangan siber tersebut dengan kepuasan nasabah sebagai variabel intervening. Metode yang digunakan dalam penelitian ini adalah pendekatan kuantitatif. Pengambilan sample menggunakan *purposive sampling* dengan jumlah sampel sebanyak 100 responden. Data yang diperoleh dari penyebaran angket kepada responden dianalisis menggunakan SmartPLS 4.0 dengan melakukan uji *outer model*, *inner model* dan pengujian hipotesis.

Berdasarkan hasil penelitian yang dilakukan dapat ditarik kesimpulan bahwa kualitas pelayanan islami, kualitas produk dan citra perusahaan berpengaruh signifikan terhadap loyalitas nasabah. Selanjutnya kualitas pelayanan islami, kualitas produk dan citra perusahaan berpengaruh signifikan terhadap kepuasan nasabah. Selain itu hasil penelitian ini menunjukkan bahwa kepuasan dapat mengintervening hubungan antara kualitas pelayan islami dan kualitas produk terhadap loyalitas dengan pengaruh yang signifikan. Namun, kepuasan tidak mampu mengintervening hubungan antara citra perusahaan terhadap loyalitas nasabah.

Kata Kunci: Citra, Kepuasan, Kualitas, Loyalitas, Nasabah

ABSTRACT

The thesis with the title "The Influence of Islamic Service Quality, Product Quality and Corporate Image on Customer Loyalty of Bank Syariah Indonesia in Tulungagung Regency After Cyber Attack with Customer Satisfaction as an Intervening Variable" written by Ichwan Nanda Herwyna, NIM. 126401203132, Department of Economics, Sharia Banking Study Program, Faculty of Islamic Economics and Business with the supervisor Dr. Rokhmat Subagiyo, M.E.I.

This research is based on a phenomenon that occurred on May 8, 2023, that BSI experienced a data leak that was attacked by cyber, it was revealed that the LockBit hacker group allegedly hacked BSI customers and spread them on the dark web and threatened the security of customer data, which caused customers to be unable to make Mobile Banking, ATM, and teller transactions at branch offices. This phenomenon requires Bank BSI to continue to pay attention to the quality of services in accordance with sharia and the quality of its products, as well as maintain the company's image so that customers feel satisfied so that loyal customers are created.

This study aims to find out how much influence the quality of Islamic services, product quality, and company image on customer loyalty after the cyber attack with customer satisfaction as an intervening variable. The method used in this study is a quantitative approach. Sampling used purposive sampling with a sample of 100 respondents. The data obtained from the distribution of questionnaires to respondents was analyzed using SmartPLS 4.0 by conducting outer model tests, inner models and hypothesis testing.

Based on the results of the research conducted, it can be concluded that the quality of Islamic services, product quality and company image have a significant effect on customer loyalty. Furthermore, the quality of Islamic services, product quality and company image have a significant effect on customer satisfaction. In addition, the results of this study show that satisfaction can intervene the relationship between the quality of Islamic servers and product quality on loyalty with a significant influence. However, satisfaction is not able to intervene in the relationship between the company's image and customer loyalty.

Keywords: Image, Satisfaction, Quality, Loyalty, Customers