

ABSTRAK

Tesis yang berjudul “Pengaruh Kualitas Pelayanan, Kepercayaan Nasabah, dan Religiusitas terhadap Loyalitas Nasabah Bank Syariah dengan Kepuasan Nasabah sebagai Variabel Intervening” yang ditulis oleh Nur Afifah, dengan Pembimbing I Dr. Binti Nur Asiyah, M.Si dan Pembimbing II Dr. H. Mashudi, M.Pd.I.

Kata Kunci: Loyalitas Nasabah, Kualitas Pelayanan, Kepercayaan Nasabah, Religiusitas, dan Kepuasan Nasabah

Loyalitas nasabah bank syariah masih menjadi tantangan meskipun jumlah nasabah meningkat. Hal ini dipengaruhi oleh layanan yang kurang optimal, menurunnya kepercayaan, dan kesenjangan nilai religius. Kondisi ini menurunkan kepuasan nasabah. Karena itu, peningkatan layanan, kepercayaan, dan edukasi syariah diperlukan untuk mendorong kepuasan dan loyalitas nasabah.

Tujuan penelitian ini adalah untuk menguji pengaruh Kualitas Pelayanan terhadap Loyalitas Nasabah Bank Syariah, pengaruh Kepercayaan Nasabah terhadap Loyalitas Nasabah Bank Syariah, pengaruh Religiusitas terhadap Loyalitas Nasabah Bank Syariah, Kualitas Pelayanan, Kepercayaan Nasabah dan Religiusitas secara bersama-sama berpengaruh signifikan terhadap Loyalitas Nasabah Bank Syariah, Kualitas Pelayanan berpengaruh signifikan terhadap Loyalitas Nasabah melalui Kepuasan Nasabah Bank Syariah, Kepercayaan Nasabah berpengaruh signifikan terhadap Loyalitas Nasabah melalui Kepuasan Nasabah Bank Syariah, Religiusitas berpengaruh signifikan terhadap Loyalitas Nasabah melalui Kepuasan Nasabah Bank Syariah.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian asosiatif. Populasinya nasabah bank syariah dengan jumlah nasabah terhitung bulan juli 2024 yaitu 46.966.701. Peneliti menggunakan rumus slovin untuk menentukan jumlah sampel serta teknik pengambilan sampel diambil menggunakan *insidental sampling*. Sumber data yang di gunakan peneliti ialah data primer yang diperoleh langsung dengan penyebaran kuisioner. Skala

pengukurannya menggunakan skala likert serta analisis datanya peneliti menggunakan analisis jalur.

Hasil penelitian ini adalah Kualitas Pelayanan berpengaruh positif signifikan terhadap Loyalitas Nasabah Bank Syariah, Kepercayaan Nasabah berpengaruh positif signifikan terhadap Loyalitas Nasabah Bank Syariah, Religiusitas berpengaruh positif signifikan terhadap Loyalitas Nasabah Bank Syariah, Kualitas Pelayanan, Kepercayaan Nasabah, dan Religiusitas berpengaruh positif signifikan terhadap Loyalitas Nasabah Bank Syariah, Kualitas Pelayanan berpengaruh positif signifikan terhadap Loyalitas Nasabah Bank Syariah melalui Kepuasan Nasabah, Kepercayaan Nasabah berpengaruh positif signifikan terhadap Loyalitas Nasabah Bank Syariah melalui Kepuasan Nasabah, Religiusitas berpengaruh positif signifikan terhadap Loyalitas Nasabah Bank Syariah melalui Kepuasan Nasabah. Implikasinya menegaskan pentingnya integrasi nilai syariah, pelayanan berkualitas, dan kepercayaan nasabah dalam membangun loyalitas. Loyalitas tidak cukup dibentuk oleh layanan teknis, tetapi juga oleh etika pegawai dan edukasi di tengah rendahnya kesadaran masyarakat. Bank syariah perlu mengembangkan sistem yang responsif terhadap nilai religius dan kebutuhan nasabah secara berkelanjutan.

ABSTRACT

The thesis entitled “*The Influence of Service Quality, Customer Trust, and Religiosity on Customer Loyalty in Islamic Banks with Customer Satisfaction as an Intervening Variable*” was written by Nur Afifah, under the supervision of Dr. Binti Nur Asiyah, M.Si as the first advisor and Dr. H. Mashudi, M.Pd.I as the second advisor.

Keywords: Customer Loyalty, Service Quality, Customer Trust, Religiosity, and Customer Satisfaction

Customer loyalty in Islamic banks remains a challenge despite the increasing number of customers. This is influenced by suboptimal service quality, declining trust, and a gap between customers' religious values and the bank's practices. These issues lead to lower customer satisfaction. Therefore, improving service quality, trust, and Islamic financial literacy is essential to enhance customer satisfaction and loyalty.

The aim of this study is to examine the effect of Service Quality on Customer Loyalty in Islamic Banks, the effect of Customer Trust on Customer Loyalty in Islamic Banks, and the effect of Religiosity on Customer Loyalty in Islamic Banks. Furthermore, it investigates whether Service Quality, Customer Trust, and Religiosity together have a significant impact on Customer Loyalty in Islamic Banks. It also examines whether Service Quality, Customer Trust, and Religiosity significantly affect Customer Loyalty through Customer Satisfaction in Islamic Banks.

This study uses a quantitative approach with an associative research type. The population consists of customers of Islamic banks, with a total of 46,966,701 customers as of July 2024. The researcher uses the Slovin formula to determine the sample size, and the sampling technique employed is incidental sampling. The data source used in this study is primary data, which is directly collected through the distribution of questionnaires. The measurement scale employed is the Likert scale, and the data analysis method used is path analysis.

The results of this study indicate that Service Quality has a significant positive effect on Customer Loyalty in Islamic Banks, Customer Trust has a significant positive effect on Customer Loyalty in Islamic Banks, and Religiosity has a significant positive effect on Customer Loyalty in Islamic Banks. Furthermore, Service Quality, Customer Trust, and Religiosity all significantly positively affect Customer Loyalty in Islamic Banks. Service Quality also has a significant positive effect on Customer Loyalty through Customer Satisfaction, as does Customer Trust and Religiosity. The implication emphasizes the importance of integrating Sharia values, quality service, and customer trust in building loyalty. Loyalty is not solely formed by technical services but also by employee ethics and education amid low public awareness. Islamic banks need to develop systems that are responsive to religious values and customer needs sustainably.