

**ANALISIS FAKTOR-FAKTOR YANG MEMPENGARUHI  
LOYALITAS NASABAH  
STUDI KASUS DI BANK JATENG CABANG KOORDINATOR SEMARANG**

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**ABSTRAK**

*Pembentukan loyalitas nasabah merupakan dasar bagi bank untuk bertahan dan menghadapi persaingan di industri perbankan yang semakin kompetitif. Obyek dalam penelitian ini adalah Bank Jateng Cabang Koordinator Semarang. Jumlah nasabah tabungan khususnya Tabungan Bima mengalami penurunan selama bulan Desember 2010-April 2011. Selain itu, juga terjadi kasus penutupan rekening tabungan karena alasan nasabah berpindah ke bank pesaing dengan persentase sebesar 22,5% dari total kasus penutupan rekening yang terjadi pada periode Desember 2010 – April 2011. Hal ini mengindikasikan bahwa terdapat masalah loyalitas nasabah yang perlu mendapatkan perhatian dari pihak Bank Jateng. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang mempengaruhi loyalitas nasabah dan hubungan antar faktor-faktor tersebut dengan loyalitas nasabah. Setiap variabel diukur dengan skala Likert 5 poin yaitu kualitas layanan (21 indikator), nilai nasabah (13 indikator), kepercayaan (7 indikator), citra (5 indikator), komitmen (5 indikator), dan kepuasan nasabah (6 indikator). Penyebaran kuesioner menggunakan metode purposive sampling dengan membagikan kuesioner kepada nasabah tabungan Bima Bank Jateng yang masih aktif dalam jangka waktu minimal 1 tahun. Sebanyak 215 kuesioner telah disebar dan terdapat 200 kuesioner yang diisi sah oleh responden. Analisis data menggunakan Structural Equation Modelling (SEM) dengan software Amos 18.0. Hasil penelitian membuktikan bahwa kualitas layanan berpengaruh positif terhadap kepuasan nasabah, nilai nasabah berpengaruh positif terhadap kepuasan nasabah, kepuasan nasabah berpengaruh positif terhadap loyalitas nasabah, komitmen berpengaruh positif terhadap loyalitas nasabah, citra berpengaruh positif terhadap komitmen, dan kepercayaan berpengaruh positif terhadap komitmen*

***Kata kunci: Loyalitas nasabah, kualitas layanan, nilai nasabah, kepercayaan, citra, komitmen, kepuasan nasabah***

## **ABSTRACT**

*Customer loyalty is the basis for banks to survive and face the competition in banking industry. Object of this research is Bank Jateng Semarang coordinator branch. Number of customer savings, especially customer of Bima savings declined during the month of December 2010-April 2011. Moreover, there were also cases of closing savings account by reason customers switch to a competitor with a percentage 22.5% of total cases of closing savings account that occurred in the period December 2010 - April 2011. This indicates that there is a customer loyalty issues that need to get the attention from Bank Jateng. This research aims to determine the factors that affect customer loyalty and relationships between these factors with customer loyalty. Each variable is measured using 5 point Likert-scale: perceived service quality (21 indicators), perceived value (13 indicators), trust (7 indicators), image (5 indicators), commitment (5 indicators) and customer satisfaction (6 indicators). Distribution of the questionnaire using purposive sampling method by distributing questionnaires to customers of Bima Bank Jateng Semarang coordinator branch who are still active within a period of at least 1 year. 215 questionnaires were distributed and there were 200 valid questionnaires completed by respondents. The data were analyzed using Structural equation modeling (SEM) method using AMOS 18.0 software. The results of this study indicate that perceived service quality is related positively with customer satisfaction, perceived value is related positively with customer satisfaction, customer satisfaction is related positively with customer loyalty, commitment is related positively with customer loyalty, image is related positively with commitment, and trust is related positively with commitment.*

***Kata kunci: Customer Loyalty, perceived service quality, perceived value, trust, image, commitment, customer satisfaction***