

ABSTRACT

THE INFLUENCE OF SATISFACTION ON LOYALTY IN CUSTOMER SERVICE (A Case Study of the Customers at PT. Bank Rakyat Indonesia (Persero) Tbk. Cikurubuk Unit Office Tasikmalaya City)

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This study aims to determine and analyze the effect of satisfaction on customer loyalty in customer service at PT. Bank Rakyat Indonesia (Persero) Tbk. Cikurubuk Unit Office, Tasikmalaya City. This study is motivated by the phenomenon of services that are not yet fully optimal such as long service queues, difficulty in using BRImo, and handling blocked ATM cards which have an impact on customer satisfaction. This study uses a quantitative approach with a survey method through a questionnaire distributed to 133 respondents who are active customers. Customer satisfaction variables are measured through the dimensions of punctuality, accessibility, service, and price. While customer loyalty is analyzed through the dimensions of repeat purchase, referrals, retention, product diversification, and idea contribution. The analysis techniques used are simple linear regression, t-test, and determination coefficient test. The results of the study indicate that both customer satisfaction and loyalty are in the high category. In addition, the results of the regression test show that customer satisfaction has a positive and significant effect on customer loyalty with a regression coefficient value of 0.791 and a significance of 0.001. The coefficient of determination (R^2) value of 0.522 indicates that 52,2% of customer loyalty can be explained by the satisfaction variable. This result confirms the importance of improving the quality of customer service in forming long-term customer loyalty.

Keywords: *Customer Satisfaction, Customer Loyalty, Customer Service, Bank Rakyat Indonesia, Banking Services*

ABSTRAK

PENGARUH KEPUASAN TERHADAP LOYALITAS DALAM LAYANAN *CUSTOMER SERVICE* (Studi Kasus Pada Nasabah PT. Bank Rakyat Indonesia (Persero) Tbk. Kantor Unit Cikurubuk Kota Tasikmalaya)

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Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh kepuasan terhadap loyalitas nasabah dalam layanan *customer service* pada PT. Bank Rakyat Indonesia (Persero) Tbk. Kantor Unit Cikurubuk Kota Tasikmalaya. Penelitian ini dilatarbelakangi oleh fenomena pelayanan yang belum sepenuhnya optimal seperti panjangnya antrean layanan, kesulitan penggunaan BRImo, serta penanganan kartu ATM yang terblokir yang berdampak pada kepuasan nasabah. Penelitian ini menggunakan pendekatan kuantitatif dengan metode survei melalui kuesioner yang disebarkan kepada 133 responden yang merupakan nasabah aktif. Variabel kepuasan nasabah diukur melalui dimensi ketepatan waktu, aksesibilitas, pelayanan, dan harga. Sedangkan loyalitas nasabah dianalisis melalui dimensi repeat purchase, referrals, retention, diversifikasi produk, dan kontribusi ide. Teknik analisis yang digunakan adalah regresi linear sederhana, uji t, dan uji koefisien determinasi. Hasil penelitian menunjukkan bahwa baik kepuasan maupun loyalitas nasabah berada pada kategori tinggi. Selain itu, hasil uji regresi menunjukkan bahwa kepuasan nasabah memiliki pengaruh yang signifikan terhadap loyalitas nasabah dengan nilai koefisien regresi sebesar 0.791 dan signifikansi 0.001. Nilai koefisien determinasi (R^2) sebesar 0.522 mengindikasikan bahwa 52,2% loyalitas nasabah dapat dijelaskan oleh variabel kepuasan. Hasil ini menegaskan pentingnya peningkatan kualitas layanan customer service dalam membentuk loyalitas jangka panjang nasabah.

Kata Kunci: Kepuasan Nasabah, Loyalitas Nasabah, *Customer Service*, Bank Rakyat Indonesia, Layanan Perbankan