

RELIGITAS DAN KUALITAS LAYANAN, PENGARUHNYA TERHADAP KEPUASAN DAN LOYALITAS NASABAH BANK SYARIAH DI JAKARTA

Hery Winoto¹, Saparso² dan Soegeng Wahyoedi³

Universitas Kristen Djakarta

Email : herywinoto@ukrida.ac.id¹, saparso@ukrida.ac.id²,
swahyoedi@ukrida.ac.id³

ABSTRACT

The role of Islamic banking in the national economy becomes more strategic as the government is facing fiscal limitation in funding the development. The growth of Islamic banking, a bank managed by implementing the principles of Islamic law, has not been satisfactory. This can be examined by referring to the role of Islamic banking in national banking which is still at the rate of less than 5 percent. This research aims to observe the influences of service quality and religiosity on customer satisfaction and its implication to customer loyalty, as well as to observe the influence of customer satisfaction on customer loyalty of Islamic Bank in DKI Jakarta. By collecting 100 samples of Islamic bank customers in DKI Jakarta and utilizing structural equation modeling partial least square (SEM-PLS) as the technique of analysis, it is revealed that the aspects of service quality and religiosity are influential on customer satisfaction. Meanwhile, the customer satisfaction itself has a positive influence on loyalty. The finding implies that to increase the loyalty of Islamic bank customers, customer satisfaction should be built.

Keywords : Islamic Banking, Loyalty, Service Quality, Religiosity, Customer Satisfaction

ABSTRAK

Peranan bank syariah dalam membiayai perekonomian nasional menjadi semakin penting ketika pemerintah mempunyai keterbatasan fiskal dalam membiayai pembangunan. Bank syariah sebagai bank yang dikelola dengan prinsip-prinsip syariah (hukum Islam) perkembangannya belum menggembirakan, hal ini terlihat dari peran bank syariah dalam perbankan nasional yang masih kurang dari 5 persen. Penelitian ini hendak melihat pengaruh kualitas layanan dan religitas terhadap kepuasan nasabah dan implikasinya terhadap loyalitas nasabah bank syariah di DKI Jakarta. Dengan mengambil sample 100 nasabah bank syariah di DKI Jakarta dan menggunakan teknik analisis *structural equation modeling partial least square (SEM-PLS)* diperoleh hasil bahwa kualitas layanan dan religitas berpengaruh kepada kepuasan nasabah. Sedangkan kepuasan nasabah sendiri berpengaruh positif terhadap loyalitas. Temuan ini mengimplikasikan bahwa untuk dapat meningkatkan loyalitas nasabah bank syariah, maka harus dapat dibangun kepuasan nasabah bank syariah terlebih dahulu.

Kata kunci : Bank Syariah, loyalitas, kualitas layanan, religitas, kepuasan nasabah