

ABSTRAK

Era globalisasi sekarang ini, pertumbuhan perbankan di Indonesia semakin pesat. Hal ini ditandai dengan banyaknya bank-bank milik swasta maupun milik negara yang terdapat di setiap daerah. Penelitian ini menganalisis pengaruh citra bank, kualitas pelayanan dan kepuasan nasabah terhadap loyalitas nasabah PT. Bank Panin KCP Tropodo Sidoarjo.

Penelitian ini menggunakan pendekatan kuantitatif dengan jenis penelitian kausal komparatif (*causal comparative research*) yaitu tipe penelitian dengan karakteristik masalah berupa hubungan sebab akibat antara dua variabel atau lebih. Sampel pada penelitian ini nasabah pinjaman dan simpanan PT. Bank Panin KCP Tropodo Sidoarjo sampai bulan oktober 2020 yang berjumlah 100 orang. Teknik pengambilan sampel menggunakan teknik *accidental sampling method* adalah teknik penentuan sampel berdasarkan kebetulan. Alat uji yang digunakan adalah teknik analisis regresi linier berganda dengan software SPSS 17,0.

Hasil penelitian ini menunjukkan diantaranya bahwa (1) Citra bank, kualitas pelayanan dan kepuasan nasabah berpengaruh secara parsial terhadap loyalitas nasabah PT. Bank Panin KCP Tropodo Sidoarjo, (2) Citra bank, kualitas pelayanan dan kepuasan nasabah berpengaruh secara simultan terhadap loyalitas nasabah PT. Bank Panin KCP Tropodo Sidoarjo, (3) Kepuasan nasabah berpengaruh paling dominan terhadap loyalitas nasabah PT. Bank Panin KCP Tropodo Sidoarjo.

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

ABSTRACT

In today's globalization era, the growth of banking in Indonesia is growing rapidly. This is characterized by the number of private and state-owned banks in each region. This study analyzed the influence of bank image, service quality and customer satisfaction on customer loyalty PT Bank Panin KCP Tropodo Sidoarjo.

This research uses quantitative approach with causal comparative research type that is the type of research with problem characteristics in the form of causal relationship between two or more variables. Samples in this study of loan and savings customers PT Bank Panin KCP Tropodo Sidoarjo until October 2020 which amounts to 100 people. Sampling techniques using accidental sampling method is a technique of determining samples based on coincidence. The test tool used is multiple linear regression analysis techniques with SPSS 17.0 software.

The results of this study showed that (1) bank image, service quality and customer satisfaction partially affect of customer loyalty PT Bank Panin KCP Tropodo Sidoarjo, (2) Bank image, service quality and customer satisfaction simultaneously affect of customer loyalty PT Bank Panin KCP Tropodo Sidoarjo, (3) Customer satisfaction has the most dominant effect on customer loyalty PT Bank Panin KCP Tropodo Sidoarjo.

Keywords: Bank Image, Service Quality, Customer Satisfaction, Customer Loyalty