

Analysis of The Influence of Service Quality, Product Quality and Islamic Brand Image on Customer Loyalty of Bank BSI KC Saharjo

By Maghfiratunnisa A

Abstract

Sharia Bank market share in Indonesia increases annually, by August 2022 by 7,03% increased from 2021 by 6,52%. However, the growth of the sharia banking market share does not correspond to the number of Indonesian people who are mostly Muslim. The study aims to analyze the influence between the variables of service quality, product quality and Islamic brand image on the loyalty of sharia bank customers in order to help the growth rate of Sharia banking in Indonesia. This study uses double regression analysis using quantitative methods. Sampling based on non-probability sampling with purposive sampler technique where the researchers spread the questionnaire to the customer of BSI KC Saharjo bank and took 101 respondents. From the results of this research, the quality of services and the image of Islamic Brands have a positive and significant impact on customer loyalty, while the product quality variables have no impact on customers loyalty.

Keywords: *islamic brand image, service quality, product quality, customer loyalty*

Analisis Pengaruh Kualitas Layanan, Kualitas Produk dan Citra Merek Islami Terhadap Loyalitas Nasabah Bank BSI KC Saharjo

Oleh Maghfiratunnisa A

Abstrak

Pangsa pasar Perbankan Syariah di Indonesia mengalami peningkatan setiap tahunnya, per Agustus tahun 2022 sebesar 7,03% mengalami peningkatan dari tahun 2021 sebesar 6,52%. Akan tetapi pertumbuhan pangsa pasar yang terjadi pada Perbankan Syariah tidak sesuai dengan jumlah masyarakat Indonesia yang mayoritas beragama Islam. Penelitian ini bertujuan untuk menganalisis pengaruh antara variabel kualitas layanan, kualitas produk dan Citra Merek Islami terhadap loyalitas nasabah bank syariah guna membantu laju pertumbuhan perbankan syariah di Indonesia. Penelitian ini menggunakan analisis regresi berganda menggunakan metode kuantitatif. Pengambilan sampel berdasarkan *non probability sampling* dengan teknik *purposive sampling* dimana peneliti menyebarkan kuesioner kepada nasabah bank BSI KC Saharjo dan diambil 101 responden. Dari hasil penelitian ini kualitas layanan dan Citra Merek Islami berpengaruh positif dan signifikan terhadap loyalitas nasabah, sedangkan variabel kualitas produk tidak berpengaruh terhadap loyalitas nasabah.

Kata Kunci: citra merek islami, kualitas layanan, kualitas produk, loyalitas nasabah