

ANALISIS PERAN *RELATIONSHIP MANAGER* DALAM MENINGKATKAN LOYALITAS NASABAH BANCASSURANCE BANK MUAMALAT INDONESIA Tbk. KANTOR CABANG CINERE

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ABSTRAK

Penulisan ini bertujuan untuk menganalisis peran *Relationship Manager* dalam meningkatkan loyalitas nasabah terhadap produk Bancassurance di Bank Muamalat Indonesia Kantor Cabang Cinere. Metode penelitian yang digunakan adalah kuantitatif dekriptif, dengan teknik pengumpulan data melalui survei penyebaran kuesioner melalui tautan Google form ke 50 nasabah Bancassurance. Hasil analisis menunjukkan bahwa *Relationship Manager* memiliki peran penting dalam membentuk loyalitas nasabah bancassurance, melalui kualitas layanan yang diberikan. Pada indikator *responsive* dan *reliability*, rata-rata skor sebesar 206 dengan kategori setuju, menunjukkan bahwa *Relationship Manager* dinilai tanggap, sigap, dan dapat diandalkan, indikator *assurance* dan *emphaty* masing-masing memperoleh skor 210 dan 213 dalam kategori setuju, mencerminkan kemampuan *Relationship Manager* memberikan rasa aman dan memahami kebutuhan nasabah, indikator *tangibles* memperoleh skor 219 dengan kategori sangat setuju, menunjukkan profesionalis visual yang tinggi. Sementara itu, kepuasan dan loyalitas nasabah memperoleh skor 215 dengan kategori sangat setuju, menandakan bahwa pelayanan yang diberikan *Relationship Manager* berdampak langsung terhadap nasabah untuk tetap loyal terhadap bank.

Kata Kunci: *Relationship Manager*, Bancassurance, Loyalitas Nasabah, Kualitas Layanan, Kepercayaan, Kepuasan Nasabah, Bank Muamalat

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ABSTRACT

This study aims to analyze the role of the Relationship Manager in enhancing customer loyalty toward Bancassurance products at Bank Muamalat Indonesia, Cinere Branch. The research method used is quantitative descriptive, with data collected through a survey by distributing a Google Form questionnaire to 50 Bancassurance customers. The analysis results show that the Relationship Manager plays an important role in shaping customer loyalty through the quality of services provided. On the indicators of responsiveness and reliability, the average score was 206 in the “Agree” category, indicating that the Relationship Manager is perceived as responsive, proactive, and reliable. The assurance and empathy indicators scored 210 and 213 respectively, also in the “Agree” category, reflecting the Relationship Manager's ability to provide a sense of security and understand customer needs. The tangibles indicator obtained the highest score of 219, categorized as “Strongly Agree,” which shows a high level of visual professionalism. Meanwhile, customer satisfaction and loyalty scored 215 in the “Strongly Agree” category, indicating that the services provided by the Relationship Manager have a direct impact on customers' loyalty to the bank.

Keywords: *Relationship Manager, Bancassurance, Customer Loyalty, Service Quality, Trust, Customer Satisfaction, Bank Muamalat*