

***Analysis Of Determinants Of Customer Loyalty In Bank Syariah Indonesia In
Jakarta***

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Abstract

The phenomenon of rapid growth in Islamic banking in Indonesia, particularly Bank Syariah Indonesia (BSI), is noteworthy because customer loyalty remains high despite a crisis of confidence caused by cyber attacks in 2023. This situation necessitates a study of the factors that influence customer loyalty. This study aims to analyse the influence of Islamic Financial Literacy, Brand Trust, and Service Quality on BSI Customer Loyalty in Jakarta. The study uses a quantitative approach with non-probability sampling techniques and involves 100 BSI customer respondents. Data were collected through an online questionnaire with a 1–4 Likert scale and processed using Partial Least Squares-Structural Equation Modelling (PLS-SEM) through SmartPLS to test the validity, reliability, and structural relationships between variables. The results showed that Sharia Financial Literacy, Brand Trust, and Service Quality each had a positive and significant effect on Customer Loyalty. These findings emphasise the importance of strengthening Islamic literacy, brand trust, and service quality in efforts to maintain and increase BSI customer loyalty.

Keywords : Sharia Financial Literacy, Brand Trust, Service Quality, Customer Loyalty.

Analisis Determinan Loyalitas Nasabah Bank Syariah Indonesia di Jakarta

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ABSTRAK

Fenomena perkembangan pesat perbankan syariah di Indonesia, khususnya Bank Syariah Indonesia (BSI), menarik perhatian karena loyalitas nasabah tetap tinggi meskipun sempat terjadi krisis kepercayaan akibat serangan siber pada tahun 2023. Kondisi ini mendorong perlunya kajian mengenai faktor apa saja yang memengaruhi loyalitas nasabah. Penelitian ini memiliki tujuan untuk menganalisis pengaruh Literasi Keuangan Syariah, Kepercayaan Merek, dan Kualitas Layanan terhadap Loyalitas Nasabah BSI di Jakarta. Penelitian menggunakan pendekatan kuantitatif dengan teknik non-probability sampling dan melibatkan 100 responden nasabah BSI. Data dikumpulkan melalui kuesioner daring dengan skala Likert 1–4 dan diolah menggunakan Partial Least Squares-Structural Equation Modeling (PLS-SEM) melalui SmartPLS untuk menguji validitas, reliabilitas, serta hubungan struktural antarvariabel. Hasil penelitian menunjukkan bahwa Literasi Keuangan Syariah, Kepercayaan Merek, dan Kualitas Layanan masing-masing berpengaruh positif dan signifikan terhadap Loyalitas Nasabah. Berdasarkan hasil penelitian temuan ini menegaskan pentingnya penguatan aspek literasi syariah, kepercayaan terhadap merek, dan kualitas layanan dalam upaya mempertahankan serta meningkatkan loyalitas nasabah BSI.

Kata Kunci : Literasi Keuangan Syariah, Kepercayaan Merek, Kualitas Layanan, Loyalitas Nasabah.