ABSTRACT

THE ANALYSIS OF INFLUENCE BETWEEN SERVICE QUALITY AND CUSTOMER SATISFACTION TOWARD CUSTOMER LOYALTY IN MUAMALAT BANK OF BANDAR LAMPUNG BRANCH

BY

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This research was conducted in Muamalat Bank of Bandar Lampung Branch. It was expected to give benefit as the information for banks in increasing the service quality and customer satisfaction. Another benefit from this research was as the reference to the next researcher.

Paying attention to the service quality and customer satisfaction was really urgent matter for companies which run banking business. Both were aimed to be able supporting of customers loyalty which was as the strategic aspects to win the tight competition. The problem appeared whether the quality service and customer satisfaction influenced the customer loyalty at Muamalat Bank in Bandar Lampung Branch or not. The aim of the research was to know the influence between service quality and customer satisfaction toward customer loyalty at Muamalat Bank of Bandar Lampung Branch. The research carried out the
hypothesis that service quality and customer satisfaction influenced toward customer loyalty at Muamalat Bank of Bandar Lampung Branch.

Technique of analysis which was used namely multiple linear regressions with reliability level 95%. As a result of analysis indicated that service quality and customer satisfaction influenced toward customer loyalty using multiple linear regression equation such as \( Y = -6.075 + 0.198X_1 + 0.422X_2 \). Based on T-Test for service quality variable \( (X_1) \), there is significance value \( \leq 0.05 \), namely 0.005 and for customer satisfaction variable \( (X_2) \) there is significance value \( \leq 0.05 \), namely 0.000. It means service quality and customer satisfaction partially influences toward customer loyalty. From those independent variables, customer satisfaction variable is the most influenced variable toward customer loyalty. Based on F-test, it could be known that significance value \( \leq 0.05 \) namely 0.000. It means that both service quality and customer satisfaction give positive and significance impact toward customer loyalty. On the other hand, determination coefficient \( (R^2) \) reached 0.406, it shows that the influence given by combination between variables of service quality and customer satisfaction toward customer loyalty is 40.6% and the rest 59.4% influenced by the other variables. Thus, in improving customer loyalty, the bank has to improve the service quality and customer satisfaction.

Key words: service quality, customer satisfaction and customer loyalty.