

Analisis Pengaruh Dimensi Kualitas Jasa Terhadap Kepuasan Nasabah dan Dampaknya Pada Loyalitas Nasabah (Studi Pada Nasabah PT. BPR Raga Surya Nuansa Ponorogo)

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ABSTRACT

This research was an empirical study about service quality, costumers'satisfaction and loyalty. Service quality is a strategic and importantly variable in the banks marketing. This research aim to know the influence of service quality dimension on the tangible, reliability, responsiveness, assurance and the empathy toward costumers' satisfaction and costumers' loyalty at PT BPR Raga Surya Nuansa Ponorogo

The results show that service quality dimension on the tangible, reliability, responsiveness, assurance and the empathy has positively and significant influence to the costumers' satisfaction. The influence of service quality dimension toward costumers' satisfaction with coefficient path value is : assurance (0.201) , reliability (0.192), tangible (0.171), empathy (0.166) and responsiveness (0.165). The examination of influence relationship costumers' satisfaction variable to costumers' loyalty show that costumers' satisfaction has positively and significant impact on costumers' loyalty, which is strongest influence with the coefficient path value of 0.697.

Key words: *Service Quality (tangible, reliability, responsiveness assurance , Emphaty, costumers'satisfaction, costumers' loyalty*

I. PENDAHULUAN

A. Latar Belakang.

Di awal dekade ini upaya pemerintah dalam mewujudkan pemerataan layanan perbankan khususnya terhadap masyarakat kecil dan pedesaan mulai menampakkan hasil. Indikatornya terlihat dari keberadaan dan pertumbuhan BPR, BMT, Bank Pasar dan bank bank sejenis lainnya yang semakin pesat ditengah geliat industri perbankan nasional yang kompetitif .

Meningkatnya persaingan dan cepatnya deregulasi perbankan menuntut setiap pelaku dalam industri perbankan terus kreatif mencari