

PENGARUH *SERVICE QUALITY, CORPORATE IMAGE, TRUST, VALUE DAN SATISFACTION* TERHADAP *CUSTOMER LOYALTY* BANK MANDIRI DISURABAYA

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ABSTRAK

Kebutuhan masyarakat akan bertransaksi selalu berubah setiap waktu dan semakin berkembang dari jaman ke jaman. Aktivitas bertransaksi masyarakat selalu terbantu dengan adanya industri perbankan yang selalu berkembang dan bersaing. Seiring berjalannya waktu, perusahaan perbankan semakin bermunculan dengan kebutuhan masyarakat yang berbeda-beda dan hal ini menjadi peluang bagi perusahaan perbankan. Hal ini memicu kebutuhan masyarakat untuk bertransaksi menjadi bergantung dengan perusahaan perbankan. Penelitian ini dilakukan terhadap nasabah bank Mandiri di Surabaya dan bertujuan untuk mengetahui dan menganalisa faktor yang mempengaruhi nasabah bank Mandiri di Surabaya untuk bisa menjadi loyal terhadap suatu perusahaan. Faktor tersebut terdiri dari pengaruh *service quality, corporate image, trust, value, satisfaction* terhadap *customer loyalty*. Data dari penelitian ini melibatkan 311 responden yang dianalisa menggunakan teknik SEM (*Structural Equation Modeling*) guna mencapai tujuan penelitian. Hasil dari penelitian ini menunjukkan bahwa *service quality, corporate image, trust, value* dan *satisfaction* saling berkaitan dan berpengaruh positif signifikan terhadap *customer loyalty*. Pada penelitian ini terdapat perbedaan hasil antara variabel *service quality* terhadap *trust* dan *corporate image* terhadap *customer loyalty* yang tidak berpengaruh.

Kata Kunci: *service quality, trust, value, satisfaction, customer loyalty*.

*SERVICE QUALITY INFLUENCE, COMPANY IMAGE, TRUST, VALUE AND
SATISFACTION TOWARDS LOYALTY OF BANK MANDIRI CUSTOMERS AT
SURABAYA*

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ABSTRACT

Community needs for transactions are always changing every time and growing from time to time. Public transaction activities are always helped by the ever-developing and competitive banking industry. Over time, banking companies are increasingly emerging with different needs of society and this has become an opportunity for banking companies. This has triggered the need for the community to transact to become dependent on banking companies. This research was conducted on Bank Mandiri customers in Surabaya and aims to identify and analyze the factors that influence Bank Mandiri customers in Surabaya to be loyal to a company. These factors consist of the influence of service quality, corporate image, trust, value, satisfaction with customer loyalty. The data from this study involved 311 respondents who were analyzed using SEM (Structural Equation Modeling) techniques in order to achieve the research objectives. The results of this study indicate that service quality, corporate image, trust, value and satisfaction are interrelated and have a significant positive effect on customer loyalty. However, service quality towards trust and corporate image on customer loyalty has no effect.

Keywords: service quality, trust, value, satisfaction, loyalty customers.