

**PENGARUH *SERVICE QUALITY* DAN *CUSTOMER SATISFACTION*
TERHADAP *CUSTOMER LOYALTY* NASABAH *THE DEVELOPMENT BANK OF
SINGAPORE (DBS)* DI SURABAYA**

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ABSTRAK

Kesadaran masyarakat Indonesia akan pentingnya mengelola uang dengan baik masih kurang yang dimana pada tahun 2019 masih ada sekitar 100 juta penduduk Indonesia yang masih belum tersentuh layanan bank atau bahkan tidak memiliki rekening bank. Selain itu menurut Badan Pusat Statistik, di Indonesia terjadi penurunan jumlah bank dari tahun 2019 hingga tahun 2021 yang awalnya berjumlah 110 bank menjadi 107 bank. Hal ini menunjukkan bahwa adanya kegagalan bank untuk mempertahankan perusahaannya di masa mendatang yang kemungkinan bisa terjadi karena hilangnya nasabah bank-bank tersebut akibat dari kurangnya kualitas pelayanan yang dimiliki. Penelitian ini bertujuan untuk mengetahui faktor-faktor yang memengaruhi kepuasan konsumen (*Customer Satisfaction*) pada Bank DBS di Surabaya. Penelitian ini akan meneliti hubungan antara berbagai variabel *service quality* yang meliputi *Reliability*, *Responsiveness*, *Visibility*, *Employee Commitment*, dan *Access to Service* terhadap variabel *Customer Satisfaction* yang selanjutnya meneliti hubungan antara variabel *Customer Satisfaction* dengan variabel *Customer Loyalty*. Data yang diteliti akan dianalisis dan diproses dengan menggunakan metode SEM (*structural equation modelling*) yang dibantu dengan *software* AMOS 24.0. Hasil dari penelitian ini menjelaskan bahwa *Reliability*, *Visibility*, dan *Access to Service* memiliki pengaruh positif terhadap *Customer Satisfaction*. Sedangkan variabel *Responsiveness* dan *Employee Commitment* memiliki pengaruh negatif terhadap *Customer Satisfaction*. Di lain sisi lain *Customer Satisfaction* memiliki pengaruh positif terhadap *Customer Loyalty*.

Kata kunci : *Customer Satisfaction*, *Customer Loyalty*, *Access to Service*, *Responsiveness*, *Reliability*.

***THE EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON
CUSTOMER LOYALTY AT THE DEVELOPMENT BANK OF SINGAPORE (DBS)
CUSTOMERS IN SURABAYA***

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ABSTRACT

The Indonesian people's awareness of the importance of managing money properly is still lacking, where in 2019 there are still around 100 million Indonesians who are still untouched by bank services or don't even have a bank account. In addition, according to the Central Bureau of Statistics, in Indonesia there has been a decrease in the number of banks from 2019 to 2021, which initially numbered 110 banks to 107 banks. This shows that there is a failure of banks to maintain their companies in the future which is likely to occur due to the loss of customers of these banks as a result of the lack of quality of service they have. This study aims to determine the factors that influence Customer Satisfaction at DBS Bank in Surabaya. This research will examine the relationship between various service quality variables which include Reliability, Responsiveness, Visibility, Employee Commitment, and Access to Service to Customer Satisfaction variables which will then examine the relationship between Customer Satisfaction variables and Customer Loyalty variables. The data studied will be analyzed and processed using the SEM (structural equation modeling) method assisted by AMOS 24.0 software. The results of this study explain that Reliability, Visibility, and Access to Service have a positive influence on Customer Satisfaction. Meanwhile, the Responsiveness and Employee Commitment variables have a negative effect on Customer Satisfaction. On the other hand, Customer Satisfaction has a positive influence on Customer Loyalty.

Keyword : Customer Satisfaction, Customer Loyalty, Access to Service, Responsiveness, Reliability.