

**PENGARUH SERVICE QUALITY DAN CUSTOMER SATISFACTION  
TERHADAP CUSTOMER LOYALTY NASABAH BANK KALTIMTARA DI  
KALIMANTAN TIMUR**

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**ABSTRAK**

Penelitian ini bertujuan untuk menguji pengaruh kualitas pelayanan dan kepuasan pelanggan terhadap loyalitas pelanggan nasabah Bank Kaltimtara di Kalimantan Timur. Jenis penelitian yang digunakan adalah *basic research* dengan pendekatan kuantitatif yang menggunakan 7 variabel yaitu *reliability*, *responsiveness*, *visibility*, *employee commitment*, *access to service*, *customer satisfaction* dan *customer loyalty*. Penelitian menggunakan purposive sampling dengan pengumpulan data melalui kuesioner yang disebarluaskan secara online menggunakan *google form*. Sampel yang digunakan pada penelitian ini sebanyak 150 responden nasabah Bank Kaltimtara di Kalimantan Timur dalam kurun waktu 1 tahun terakhir. Data penelitian ini dianalisa menggunakan *Confirmatory Factor Analysis* (SEM) dengan menggunakan software SPSS Versi 25 dan software AMOS 22. Hasil penelitian ini menunjukkan bahwa *reliability*, *responsiveness*, *visibility* dan *employee commitment* berpengaruh positif terhadap *customer satisfaction*, sedangkan *access to service* tidak berpengaruh, serta *customer satisfaction* berhubungan positif dengan *customer loyalty*.

Kata kunci : *service quality*, *customer satisfaction*, *customer loyalty*

**THE EFFECT OF SERVICE QUALITY AND CUSTOMER SATISFACTION ON  
CUSTOMER LOYALTY OF BANK KALTIMTARA IN EAST KALIMANTAN**

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***ABSTRACT***

*This study aims to examine the effect of service quality and customer satisfaction on customer loyalty at Bank Kaltimtara in East Kalimantan. The type of research used is basic research with a quantitative approach using seven variables: reliability, responsiveness, visibility, employee commitment, access to service, customer satisfaction, and customer loyalty. The study used purposive sampling by collecting data through questionnaires, which were distributed online using Google Forms. The sample used in this study was 150 respondents of Bank Kaltimtara in East Kalimantan within the last year. The research data were analysed using Confirmatory Factor Analysis (SEM) using SPSS Version 25 software and AMOS 22 software. The results of this study indicate that reliability, responsiveness, visibility, and employee commitment have a positive effect on customer satisfaction, while access to service has no effect, and customer satisfaction is positively related to customer loyalty.*

*Keywords : service quality, customer satisfaction, customer loyalty*