

# **Analisis Service Quality, Satisfaction, dan Attitudinal Loyalty pada Nasabah Bank Syariah di Indonesia dengan di-Moderasi oleh Religiosity = Analysis of service quality, satisfaction, and attitudinal loyalty to Islamic bank customers in Indonesia moderated by religiosity**

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## **Abstrak**

Perbankan syariah merupakan salah satu instrumen keuangan syariah yang banyak digunakan oleh masyarakat Indonesia. Banyak penelitian terdahulu yang menjelaskan tentang kualitas layanan yang ada dalam perbankan syariah. Penelitian ini menggunakan dimensi yang terdapat dalam CARTER model untuk menganalisis kualitas layanan yang ada dalam perbankan syariah. Penelitian ini mengumpulkan data sebanyak 200 responden yang selanjutnya diolah menggunakan aplikasi Lisrel 8.8. Dalam penelitian ini ditemukan bahwa service quality memiliki hubungan yang signifikan terhadap customer satisfaction dan attitudinal loyalty secara tidak langsung. Selain itu juga, variabel customer satisfaction juga memiliki hubungan yang signifikan terhadap attitudinal loyalty serta berhasil menjadi variabel mediasi antara hubungan service quality dengan attitudinal loyalty. Peneliti juga menemukan bahwa religiosity dapat menjadi variabel moderasi yang tepat untuk menambah kekuatan hubungan antara customer satisfaction dan attitudinal loyalty nasabah pada perbankan syariah

.....Islamic banking is one of the Islamic financial instruments that is widely used by the people of Indonesia. Many previous studies have described the quality of services in Islamic banking. This study uses the dimensions contained in the CARTER model to analyze the quality of services in Islamic banking. This study collected data of 200 respondents which was then processed using the Lisrel 8.8 application. In this study it was found that service quality has a significant relationship with customer satisfaction and attitudinal loyalty indirectly. In addition, the customer satisfaction variable also has a significant relationship to attitudinal loyalty and has succeeded in being a mediating variable between the relationship between service quality and attitudinal loyalty. Researchers also found that religiosity can be the right moderating variable to increase the strength of the relationship between customer satisfaction and attitudinal loyalty of customers to Islamic banking.