

**PENGARUH KUALITAS LAYANAN TERHADAP LOYALITAS
KONSUMEN BANK MANDIRI DI YOGYAKARTA:
ANALISIS PERAN MEDIASI KEPUASAN KONSUMEN**

ABSTRAK

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Loyalitas konsumen merupakan hal penting bagi perusahaan dalam berbagai industri. Perusahaan menilai loyalitas konsumen sebagai suatu aspek penting bagi profitabilitas perusahaan. Akan tetapi pada kenyataannya di Indonesia, loyalitas konsumen semakin menurun. Penelitian ini bertujuan untuk mengetahui pengaruh mediasi kepuasan konsumen terhadap hubungan pengaruh dimensi-dimensi kualitas layanan (SERVQUAL) terhadap loyalitas konsumen Bank Mandiri di Yogyakarta.

Responden penelitian ini adalah nasabah Bank Mandiri, baik nasabah deposito, tabungan maupun kredit, yang tinggal di Daerah Istimewa Yogyakarta. Jumlah sampel dalam penelitian ini adalah 315 responden dengan teknik penentuan sampel *convenience sampling*. Teknik analisis penelitian ini menggunakan *Structural Equation Modelling* (SEM) dengan bantuan program Lisrel 8.80.

Hasil penelitian ini menunjukkan bahwa: 1) kualitas layanan khususnya daya tanggap dan bukti nyata berpengaruh positif dan signifikan terhadap kepuasan konsumen, 2) kepuasan konsumen berpengaruh positif dan signifikan terhadap loyalitas konsumen, dan 3) kepuasan konsumen memiliki peran mediasi terhadap hubungan pengaruh kualitas layanan terhadap loyalitas konsumen secara parsial.

Penelitian ini memiliki keterbatasan antara lain objek penelitian yang diambil hanya satu yakni Bank Mandiri di Yogyakarta, sementara masing-masing wilayah lain di Indonesia memiliki latar belakang sosial, ekonomi, dan budaya yang berbeda-beda. Keterbatasan lain adalah hasil penelitian ini bersifat umum, bukan dengan klasifikasi tertentu terhadap responden. Sementara nasabah Bank Mandiri terdiri dari latar belakang gender, usia, pekerjaan, pendapatan dan pendidikan yang berbeda-beda.

Kata Kunci: Kualitas Layanan, Kepuasan Konsumen, Loyalitas Konsumen, Bank Mandiri, Yogyakarta, Model Persamaan Struktural, SEM

**THE IMPACT OF SERVICE QUALITY TOWARDS LOYALTY OF
MANDIRI BANK CUSTOMERS IN YOGYAKARTA:
ANALYSIS OF MEDIATING ROLE OF CUSTOMERS SATISFACTION**

ABSTRACT

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Customers' loyalty is considered as an important thing for firms in every industry. Firms consider the importance of customers' loyalty regarding to the firms' profitability. However, the reality in Indonesia, customers' loyalty is proven to be declining. The purpose of this research is to discover the mediating impact of customer's satisfaction towards the relationship of service quality effecting towards customer's loyalty of Mandiri Bank in Yogyakarta.

The respondents of this research are customers of Mandiri Bank including customers in fixed deposits, savings, and credits, living in Special District of Yogyakarta. Number of sample in this research is 315 respondents, by employing convenience sampling as sampling method. Method of analysis used in this research is Structural Equation Modelling (SEM) assisted with Lisrel 8.80 program.

Findings in this research are: 1) service quality especially responsiveness and tangibles have positive and significant effect toward customer's satisfaction, 2) customer's satisfaction has positive and significant effect towards customer's loyalty, and 3) customer's satisfaction has partial mediating role towards the relationship of service quality effecting towards customer's loyalty.

This research is limited to Mandiri Bank in Yogyakarta as research object. Meanwhile, there are other regions in Indonesia which have different social, economic, and cultural background. Other limitation is the findings of this research considered to be general, despite the fact that customers' of Mandiri Bank have various backgrounds in gender, age, occupation, income, and education.

Keywords: Service Quality, Customer's Satisfaction, Customer's Loyalty, Mandiri Bank, Yogyakarta, Structural Equation Modelling, SEM