



**UNIVERSITAS SATYA NEGARA INDONESIA**

**TESIS**

**PENGARUH KUALITAS PELAYANAN DAN BRAND IMAGE  
TERHADAP LOYALITAS NASABAH MELALUI KEPUASAN  
NASABAH DI KOPERASI SYARIAH BMT AL-BAROKAH  
SUMENEP JAWA TIMUR**

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## ABSTRAK

**Nurul Aini.** 2022. Pengaruh Kualitas Pelayanan dan Brand Image Terhadap Loyalitas Nasabah Melalui Kepuasan Nasabah Di Koperasi Syariah BMT Al-Barokah Sumenep Jawa Timur. Tesis. Program Pascasarjana Magister Manajemen. Universitas Satya Negara Indonesia. Pembimbing : Dr. Subagiyo, SE., MM<sup>1</sup>, Dr. Meifida Ilyas, SE, M.Si., Ak., CA, CSRS, CSRA<sup>2</sup>.

Koperasi Syariah BMT Al-Barokah adalah lembaga keuangan yang bergerak disimpan pinjam yang semua kegiatannya sesuai syariah islam dengan tujuan dapat mensejahterakan nasabahnya. Penelitian ini bertujuan menganalisis dan mengkaji pengaruh kualitas pelayanan dan brand image terhadap loyalitas nasabah melalui kepuasan nasabah di Koperasi Syariah BMT Al-Barokah. Sampel penelitian 202 responden dengan penentuan pengambilan sampel menggunakan teknik random sampling. Pengumpulan data dilakukan dengan pengumpulan kuesioner.

Analisis data menggunakan analisis regresi yaitu jalur analisis. Berdasarkan analisis data diketahui bahwa secara parsial masing-masing independent variabel kualitas pelayanan, brand image dan kepuasan nasabah berpengaruh terhadap loyalitas nasabah Koperasi Syariah BMT Al-Barokah. Kemudian hasil analisis variabel kepuasan nasabah sebagai variabel intervening dapat dibuktikan secara sempurna bahwa variabel kepuasan nasabah secara tidak langsung mempengaruhi variabel kualitas pelayanan terhadap pelanggan variabel loyalitas dan brand image terhadap loyalitas nasabah. Pernyataan tersebut dapat dibuktikan dengan besarnya pengaruh tidak langsung (kualitas pelayanan terhadap loyalitas nasabah dan brand image pada loyalitas nasabah) melalui kepuasan nasabah diidentifikasi sebagai variabel intervening.

**Kata kunci : kualitas pelayanan, brand image, loyalitas, kepuasan**

## ABSTRACT

**Nurul Aini.** 2022. The Influence of Service Quality and Brand Image on Customer Loyalty Through Customer Satisfaction in the Sharia Cooperative BMT Al-Barokah Sumenep, East Java. Thesis. Master of Management Postgraduate Program. Satya Negara University of Indonesia. Supervisor : Dr. Subagiyo, SE., MM<sup>1</sup>, Dr. Meifida Ilyas, SE, M.Sc., Ak., CA, CSRS, CSRA<sup>2</sup>.

The BMT Al-Barokah Sharia Cooperative is a financial institution that is engaged in savings and loans, all of whose activities are in accordance with Islamic sharia with the aim of prospering its customers. This study aims to analyze and examine the effect of service quality and brand image on customer loyalty through customer satisfaction at the BMT Al-Barokah Sharia Cooperative. The research sample was 202 respondents with the determination of sampling using random sampling technique. Data was collected by collecting questionnaires.

Data analysis used regression analysis, namely path analysis. Based on data analysis, it is known that partially each independent variable of service quality, brand image and customer satisfaction has an effect on customer loyalty of the BMT Al-Barokah Sharia Cooperative. Then the results of the analysis of the customer satisfaction variable as an intervening variable can be perfectly proven that the customer satisfaction variable indirectly affects the service quality variable on the customer loyalty variable and brand image on customer loyalty. This statement can be proven by the magnitude of the indirect effect (quality of service on customer loyalty and brand image on customer loyalty) through customer satisfaction identified as an intervening variable.

**Keywords: service quality, brand image, loyalty, satisfaction**