

INTISARI

Penelitian ini bertujuan untuk menganalisis dan menjelaskan pengaruh kualitas layanan dan *customer relationship management* terhadap kepuasan nasabah dan loyalitas nasabah PD BPR Bank Bantul. Objek dalam penelitian ini adalah PD BPR Bank Bantul, sedangkan subjek dalam penelitian ini adalah nasabah kredit UMKM pada BPR Bank Bantul. Penelitian ini menggunakan metode analisis *Structural Equation Modeling (SEM)* dengan bantuan program *AMOS*. Jumlah responden dalam penelitian ini ditetapkan 170 dengan menggunakan teknik pengambilan sampel *purposive sampling*. Kriteria responden adalah nasabah kredit UMKM pada PD BPR Bank Bantul, berdomisili di wilayah Kabupaten Bantul, merupakan nasabah perseorangan, telah 2 tahun atau lebih menjadi nasabah dan telah melakukan 2 kali atau lebih transaksi kredit. Data didapatkan melalui kuesioner yang didistribusikan langsung kepada responden dan melalui *google form*.

Berdasarkan hasil analisis yang telah dilakukan, menunjukkan bahwa kualitas layanan tidak berpengaruh secara signifikan terhadap kepuasan nasabah, *customer relationship management* memberikan pengaruh secara positif dan signifikan terhadap kepuasan nasabah, kualitas layanan tidak memberikan pengaruh secara positif dan signifikan terhadap loyalitas nasabah, *customer relationship management* memberikan pengaruh secara positif dan signifikan terhadap loyalitas nasabah dan kepuasan nasabah memberikan pengaruh secara positif dan signifikan terhadap loyalitas nasabah. Kesimpulannya penelitian ini menerima 3 hipotesis dan menolak 2 hipotesis. CRM mampu mempengaruhi kepuasan dan loyalitas nasabah, sementara kualitas layanan sebaliknya.

Kata Kunci : kualitas layanan, *customer relationship management*, kepuasan nasabah, loyalitas nasabah

ABSTRACT

This study aims at analysing and describing the effects of the service quality and customer relationship management at PD BPR Bank Bantul on the customer satisfaction and loyalty. The object of this study is PD BPR Bank Bantul, while the subjects of the study are customer taking the SME's credit offered by the Bank. Method of analysis used in this study was Structural Equation Modelling (SEM) with the help of AMOS program. The number of respondents was 170, taken using purposive sampling. The criteria for the sampling are as follows: the respondents are the taking the SME's credit at PD BPR Bank Bantul, residents in Bantul Regency, who are individual customer, who have been 2 years or more customer and have done 2 or more credit transactions. Data were collected through questionnaire distributed directly to the respondents and through the google form.

Based on the results of the analysis, show that service quality has no significant effect on customer satisfaction , customer relationship management has a positive and significant effect on customer satisfaction, service quality has no a positive and significant effect on customer loyalty, customer relationship management has a positive and significant effect on customer loyalty and customer satisfaction has a positive and significant effect on customer loyalty . In conclusion this study accepts 3 hypotheses and rejects 2 hypotheses.

Keywords: service quality, customer relationship management, customer satisfaction, customer loyalty