ABSTRAK

PENGEMBANGAN MODEL LOYALITAS NASABAH BERDASARKAN ATRIBUT PRODUK, PROMOSI DAN KOMITMEN RELIGIUS DENGAN KEPUTUSAN MEMILIH PRODUK TABUNGAN BANK SYARIAH INDONESIA SUMATERA UTARA

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Perkembangan perbankan syariah di Sumatera Utara terus tumbuh, namun masih belum optimal dimanfaatkan Bank Syariah Indonesia. Untuk dapat mengoptimalkan kinerjanya, diperlukan peningkatan jumlah nasabah dan diiringi dengan peningkatakan loyalitas. Keputusan memilih produk tabungan Bank Syariah Indonesia diduga dipengaruhi oleh bauran pemasaran dan komitmen religius. Jika keputusan memilih produk tabungan meningkat hal ini mengindikasikan meningkatnya loyalitas nasabah. Ada berbagai faktor yang mempengaruhi keputusan memilih dan loyalitas nasabah diantaranya Atribut Produk, Promosi, Komitmen Religius. Dengan menggunakan analisis data *Structural Equation Modelling* diperoleh hasil bahwa Atribut Produk, Promosi dan Komitmen Religius berpengaruh positif terhadap Keputusan Memilih Produk Tabungan Bank Syariah Indonesia di Sumatera Utara. Peningkatan keputusan memilih juga mampu meningkatkan loyalitas nasabah. Keputusan Memilih secara signifikan memediasi hubungan antara Atribut Produk, Promosi dan Komitmen Religius dengan Loyalitas Nasabah Keputusan Memilih Produk Tabungan Bank Syariah Indonesia di Sumatera Utara.

Kata Kunci : Loyalitas, Atribut Produk, Promosi, Komitmen Religius

ABSTRACT

DEVELOPMENT OF A CUSTOMER LOYALTY MODEL BASED ON PRODUCT ATTRIBUTES, PROMOTION AND RELIGIOUS COMMITMENT WITH THE DECISION TO SELECT BANK SYARIAH SAVINGS PRODUCTS IN NORTH SUMATRA

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The development of sharia banking in North Sumatra continues to grow, but Bank Syariah Indonesia is still not utilizing it optimally. To be able to optimize its performance, it is necessary to increase the number of customers and be accompanied by an increase in loyalty. The decision to choose Bank Syariah Indonesia savings products is thought to be influenced by the marketing mix and religious commitment. If the decision to choose a savings product increases, this indicates increased customer loyalty. There are various factors that influence customer choice decisions and loyalty, including product attributes, promotions, religious commitment. By using Structural Equation Modeling data analysis, the results showed that Product Attributes, Promotion and Religious Commitment had a positive influence on the decision to choose Indonesian Sharia Bank Savings Products in North Sumatra. Increasing choice decisions can also increase customer loyalty. The Decision to Choose significantly mediates the relationship between Product Attributes, Promotion and Religious Commitment with Customer Loyalty in the Decision to Choose Bank Syariah Indonesia Savings Products in North Sumatra.

Keywords: Loyalty, Product Attributes, Promotion, Religious Commitment