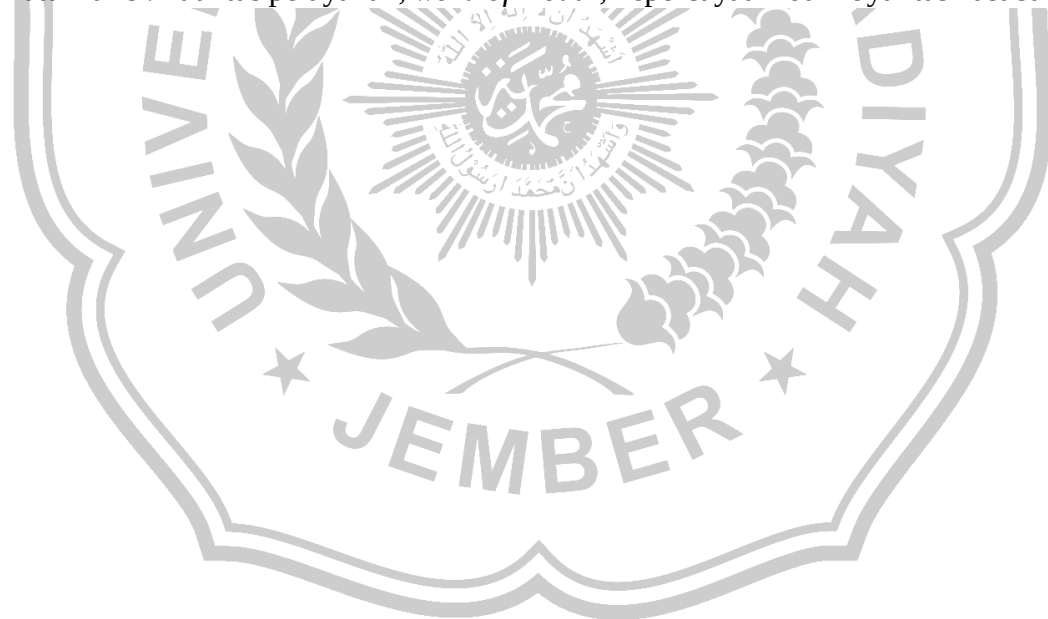


ABSTRAK

Seiring bertambahnya jumlah nasabah baru, peningkatan keterlambatan dan kredit macet justru mengindikasikan adanya tantangan dalam menjaga loyalitas nasabah. Situasi ini menimbulkan pertanyaan tentang sejauh mana loyalitas tersebut dapat dipertahankan dan faktor apa saja yang berperan. Maka, tujuan penelitian ini adalah untuk mengetahui dan menganalisis pengaruh kualitas pelayanan dan *word of mouth* terhadap loyalitas nasabah BRI Cabang Jember melalui kepercayaan nasabah sebagai variabel *intervening*. Metode penelitian ini menggunakan pendekatan kuantitatif deskriptif, dengan teknik analisa data Structural Equation Modelling (SEM) diolah menggunakan Aplikasi WarpPLS 8.0. Jumlah populasi dalam penelitian ini adalah 531.266 nasabah. Jumlah sampel penelitian 400 responden dengan teknik penentuan sampel *purposive sampling*. Hasil penelitian menunjukkan bahwa kualitas pelayanan dan *word of mouth* berpengaruh signifikan pada kepercayaan nasabah BRI Cabang Jember. Kualitas pelayanan, *word of mouth* dan kepercayaan nasabah berpengaruh signifikan pada loyalitas nasabah BRI Cabang Jember. Secara tidak langsung kualitas pelayanan dan *word of mouth* berpengaruh signifikan terhadap loyalitas nasabah melalui kepercayaan nasabah sebagai variabel *intervening* BRI Cabang Jember.

Kata Kunci: kualitas pelayanan, *word of mouth*, kepercayaan dan loyalitas nasabah



ABSTRACT

As the number of new customers increases, the increase in delays and bad debts actually indicates a challenge in maintaining customer loyalty. This situation raises questions about the extent to which loyalty can be maintained and what factors play a role. Therefore, the purpose of this study is to determine and analyze the effect of service quality and word of mouth on customer loyalty at BRI Jember Branch through customer trust as an intervening variable. This research method uses a descriptive quantitative approach, with the Structural Equation Modeling (SEM) data analysis technique processed using the WarpPLS 8.0 Application. The population in this study was 531,266 customers. The number of research samples was 400 respondents with a purposive sampling technique. The results of the study indicate that service quality and word of mouth have a significant effect on customer trust at BRI Jember Branch. Service quality, word of mouth and customer trust have a significant effect on customer loyalty at BRI Jember Branch. Indirectly, service quality and word of mouth have a significant effect on customer loyalty through customer trust as an intervening variable of BRI Jember Branch.

Keywords: service quality, word of mouth, customer trust and loyalty