

**ANALISIS KUALITAS LAYANAN, KUALITAS PRODUK, DAN MANAJEMEN  
HUBUNGAN PELANGGAN TERHADAP KEPUASAN DAN LOYALITAS  
NASABAH BANK JATIM CABANG BASUKI RACHMAT  
DI SURABAYA**

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**ABSTRAK**

Penelitian ini membahas tentang analisis kualitas layanan, kualitas produk, dan manajemen hubungan pelanggan terhadap kepuasan nasabah dan loyalitas nasabah Bank Jatim Cabang Basuki Rachmat di Surabaya. Tujuan penelitian adalah untuk membuktikan: (1) pengaruh kualitas layanan, kualitas produk, dan manajemen hubungan pelanggan terhadap kepuasan nasabah; (2) pengaruh kualitas layanan, kualitas produk, dan manajemen hubungan pelanggan terhadap loyalitas nasabah; dan (3) pengaruh kepuasan terhadap loyalitas nasabah Bank Jatim Cabang Basuki Rachmat di Surabaya. Sampel yang digunakan sebanyak 88 orang nasabah Bank Jatim Cabang Basuki Rachmat di Surabaya. Teknik analisis data menggunakan analisis jalur. Hasil penelitian ini memberikan beberapa kesimpulan, yaitu sebagai berikut: kualitas layanan, kualitas produk, manajemen hubungan pelanggan berpengaruh signifikan terhadap kepuasan nasabah; dan kualitas layanan, kualitas produk, manajemen hubungan pelanggan berpengaruh tidak signifikan terhadap loyalitas nasabah; dan kepuasan berpengaruh signifikan terhadap loyalitas nasabah Bank Jatim Cabang Basuki Rachmat di Surabaya.

**Kata kunci:** kualitas layanan, kualitas produk, manajemen hubungan pelanggan, kepuasan, loyalitas nasabah

**ABSTRACT**

*This study discusses the analysis of service quality, product quality, and customer relationship management to customer satisfaction and customer loyalty of Bank Jatim Basuki Rachmat Branch in Surabaya. The objective of the research is to prove: (1) the effect of service quality, product quality, and customer relationship management on customer satisfaction; (2) the effect of service quality, product quality, and customer relationship management on customer loyalty; and (3) the effect of satisfaction on customer loyalty of Bank Jatim Branch Basuki Rachmat in Surabaya. The sample used was 88 customers of Bank Jatim Basuki Rachmat Branch in Surabaya. Data analysis technique using path analysis. The results of this study provide some conclusions, namely as follows: service quality, product quality, customer relationship management significant effect on customer satisfaction; and service quality, product quality, customer relationship management have no significant effect on customer loyalty; and satisfaction has a significant effect on customer loyalty of Bank Jatim Branch Basuki Rachmat in Surabaya.*

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