

ABSTRAK

Fitri Ismanto, 2023. Pengaruh *Shariah Compliance* dan Kualitas Layanan terhadap Loyalitas Nasabah dengan Kepuasan Nasabah Sebagai Variabel Intervening Studi pada PT. BPRS Bahari Berkesan Kota Ternate

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Penelitian ini bertujuan untuk mengetahui pengaruh *shariah compliance* dan kualitas pelayanan terhadap loyalitas nasabah dengan kepuasan nasabah sebagai variable intervening. Penelitian ini merupakan penelitian kuantitatif dengan responden berjumlah 100 nasabah di PT. BPRS Bahari Berkesan Ternate dan data diolah menggunakan SPSS 26. Semua variable berdistribusi normal serta bebas dari multikolonieritas dan heterokedastisitas. Hasil penelitian menunjukkan bahwa dari hasil uji t test *shariah compliance* tidak berpengaruh terhadap loyalitas nasabah, kualitas pelayanan berpengaruh terhadap loyalitas nasaah secara langsung, *shariah compliance* berpengaruh terhadap kepuasan nasabah dan kualitas pelayanan berpengaruh terhadap kepuasan nasabah serta kepuasan nasabah berpengaruh terhadap loyalitas nasabah. Untuk pengaruh tidak langsung kepuasan nasabah tidak dapat memediasi hubungan antara *shariah compliance* terhadap loyalitas nasabah namun kepuasan nasabah mampu memediasi hubungan antara kualitas pelayanan terhadap loyalitas nasabah.

Kata kunci: *Shariah Compliance*; Kualitas Pelayanan; Kepuasan Nasabah; Loyalitas Nasabah

ABSTRACT

Fitri Ismanto, 2023. *The Influence of Shariah Compliance and Service Quality on Customer Loyalty with Customer Satisfaction as an Intervening Variable: A Study at PT. BPRS Bahari Berkesan in Ternate City.*

This research aims to determine the influence of Sharia compliance and service quality on customer loyalty with customer satisfaction as an intervening variable. This is a quantitative study with 100 respondents who are customers of PT. BPRS Bahari Berkesan Ternate, and the data were processed using SPSS 26. All variables are normally distributed and free from multicollinearity and heteroskedasticity. The research results indicate that, from the t-test, Sharia Compliance does not have a direct influence on customer loyalty, while service quality has a direct influence on customer loyalty. Sharia Compliance has an impact on customer satisfaction, and service quality affects customer satisfaction. Customer satisfaction, in turn, influences customer loyalty. As for indirect influence, customer satisfaction cannot mediate the relationship between Sharia compliance and customer loyalty, but customer satisfaction can mediate the relationship between service quality and customer loyalty.

Keywords: *Shariah Compliance; Service Quality; Customer Satisfaction; Customer Loyalty*