

ABSTRAK

Penelitian ini bertujuan untuk menganalisis pengaruh kualitas layanan terhadap loyalitas nasabah pengguna Mobile Bank SumselBabel, dengan kepuasan nasabah sebagai variabel mediasi. Penelitian dilakukan pada PT. Bank Sumsel Babel Cabang Utama Kapten A. Rivai Palembang dengan pendekatan kuantitatif. Data diperoleh melalui penyebaran kuesioner kepada 100 responden dan dianalisis menggunakan regresi linear berganda serta uji Sobel dengan bantuan *software* SPSS versi 25. Hasil penelitian menunjukkan bahwa kualitas layanan berpengaruh langsung secara positif dan signifikan terhadap loyalitas nasabah ($\beta = 0.500$; sig = 0.000). Kepuasan nasabah berpengaruh signifikan terhadap loyalitas nasabah pengguna Mobile Bank SumselBabel nilai koefisien regresi sebesar ($\beta = 0,318$; sig = 0,000) nilai t hitung sebesar $4.006 > t$ tabel 1,984. Kualitas layanan tidak berpengaruh signifikan terhadap kepuasan nasabah ($\beta = 0.185$; sig = 0.05). Uji Sobel menghasilkan nilai $Z = 1.68$, yang berada di bawah nilai kritis $\pm 1,96$, sehingga dapat disimpulkan bahwa kepuasan nasabah tidak memediasi secara signifikan hubungan antara kualitas layanan dan loyalitas nasabah. Temuan ini menunjukkan bahwa loyalitas nasabah Mobile Bank SumselBabel lebih dipengaruhi secara langsung oleh persepsi terhadap kualitas layanan dibandingkan pengaruh tidak langsung melalui kepuasan nasabah.

Kata Kunci: Kualitas Layanan, Kepuasan Nasabah, Loyalitas Nasabah, *Mobile Banking*, Bank Sumsel Babel.

ABSTRACT

This study aims to analyze the effect of service quality on customer loyalty among users of Mobile Bank SumselBabel, with customer satisfaction as a mediating variable. The research was conducted at PT. Bank Sumsel Babel, Kapten A. Rivai Main Branch Palembang, using a quantitative approach. Data were collected through questionnaires distributed to 100 respondents and analyzed using multiple linear regression and the Sobel test with the assistance of SPSS version 25. The results showed that service quality has a direct, positive, and significant effect on customer loyalty ($\beta = 0.500$; $\text{sig} = 0.000$). Customer satisfaction has a significant effect on customer loyalty of Mobile Bank SumselBabel users, the regression coefficient value is ($\beta = 0.318$; $\text{sig} = 0.000$) the calculated t value is $4.006 > t$ table 1.984 . However, service quality does not have a significant effect on customer satisfaction ($\beta = 0.185$; $\text{sig} = 0.05$). The Sobel test resulted in a Z value of 1.68 , which is below the critical value of ± 1.96 , indicating that customer satisfaction does not significantly mediate the relationship between service quality and customer loyalty. These findings suggest that customer loyalty to Mobile Bank SumselBabel is more strongly influenced by the direct perception of service quality rather than indirectly through customer satisfaction.

Keywords: *Service Quality, Customer Satisfaction, Customer Loyalty, Mobile Banking, Bank Sumsel Babel.*