

**KESAN PERANTARA KEPUASAN, KEPERCAYAAN,  
DAN KOMITMEN PADA HUBUNGAN  
ANTARA KUALITI PERKHIDMATAN DAN  
KESETIAAN PELANGGAN PADA BANK ISLAM**

**DIAN ANGGRAECE SIGIT PARAWANSA**

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UNIVERSITI UTARA MALAYSIA  
Februari 2013**

**KESAN PERANTARA KEPUASAN, KEPERCAYAAN, DAN KOMITMEN  
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**Oleh**

**DIAN ANGGRAECE SIGIT PARAWANSA**

**Tesis untuk diserahkan kepada  
Othman Yeop Abdullah Graduate School of Business,  
Universiti Utara Malaysia,  
Sebagai Memenuhi Keperluan Ijazah Doktor Falsafah**

## **KEBENARAN MERUJUK**

Tesis ini dikemukakan sebagai memenuhi keperluan pengurniaan Ijazah Doktor Falsafah daripada Universiti Utara Malaysia (UUM). Saya dengan ini bersetuju membenarkan pihak perpustakaan Universiti Utara Malaysia mempamerkannya sebagai bahan rujukan umum. Saya juga bersetuju bahawa sebarang bentuk salinan sama ada secara keseluruhan atau sebahagian daripada tesis ini untuk tujuan akademik perlulah mendapat kebenaran daripada Penyelia Tesis atau Dekan Othman Yeop Abdullah Graduate School of Business terlebih dahulu. Sebarang bentuk salinan dan cetakan bagi tujuan komersial adalah dilarang sama sekali tanpa kebenaran bertulis daripada penyelidik. Pernyataan rujukan kepada penyelidik dan Universiti Utara Malaysia perlulah dinyatakan jika rujukan terhadap tesis ini dilakukan.

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## ABSTRAK

Matlamat utama kajian ini adalah untuk mengkaji dan menganalisis kualiti perkhidmatan dan kesannya terhadap kesetiaan pelanggan melalui faktor-faktor kepercayaan, kepuasan, dan komitmen pelanggan. Selain itu, objektif kajian ini adalah untuk mereka bentuk sebuah konstruk pengukuran kualiti perkhidmatan dalam perkhidmatan Bank Islam. Di samping itu, pola interaksi antara kualiti perkhidmatan, kepercayaan, kepuasan, komitmen, dan kesetiaan pelanggan terhadap Bank Islam juga dikaji. Kaedah soal selidik digunakan bagi mengutip data, iaitu melibatkan pemerolehan data secara langsung dari responden. Secara keseluruhan, jumlah borang soal selidik yang disebar adalah sebanyak 384 salinan, untuk dijawab oleh pelanggan-pelanggan Bank Umum Syariah (*Islamic Commercial Banks*) dan Unit Usaha Syariah (*Islamic Business Unit*). Daripada jumlah itu, sebanyak 350 (91,14 peratus) borang soal selidik yang lengkap digunakan bagi tujuan analisa data. Data yang diperolehi dianalisa menggunakan Model Persamaan Berstruktur (*Structural Equation Modeling* = SEM) dan perisian statistik SPSS versi 19.0 dan AMOS versi 18.0. Dapatan kajian menunjukkan pembolehubah kualiti perkhidmatan, kepercayaan, kepuasan, dan komitmen memberi kesan yang signifikan kepada kesetiaan pelanggan pada aras keyakinan 95 peratus. Selain itu, dapatan kajian juga menunjukkan bahawa kepercayaan, kepuasan, dan komitmen memberi kesan yang signifikan terhadap hubungan antara kualiti perkhidmatan dan kesetiaan pelanggan terhadap Bank Islam. Ini menunjukkan suatu tren yang jelas bahawa semakin baik kualiti perkhidmatan yang diberikan kepada pelanggan maka pelanggan akan semakin mempercayai dan amanah untuk tetap memilih Bank Islam. Kepercayaan, kepuasan pelanggan, dan komitmen boleh dijadikan pembolehubah perantara dalam hubungan antara kualiti perkhidmatan dengan kesetiaan pelanggan, terutamanya dalam persekitaran perkhidmatan Bank Islam dan industri perkhidmatan umumnya. Dengan demikian, jangkaan ini dapat digunakan untuk dijadikan sebahagian dari strategi pemasaran agar dapat meningkatkan dan menambah nilai perkhidmatan bank dalam melayan pelanggan.

**Kata kunci:** Kualiti Perkhidmatan, Kepuasan Pelanggan, Kepercayaan, Komitmen, Kesetiaan Pelanggan

## ABSTRACT

This study seeks to examine and analyze the impact of service quality and customer loyalty on trust, satisfaction, and commitment to customers. Specifically, the objective of this study is to design a measurement tool for service quality in Islamic Banks. In addition, the pattern of interactions among service quality, trust, satisfaction, commitment, and customer loyalty within the Islamic Banks is also within the high concern. In accordance, questionnaires were used to collect data. This enables the study to gather data directly from respondents. In overall, a total of 384 questionnaires have been distributed to customers of Bank Shariah (Islamic Commercial Banks) and Business Unit Shariah (Islamic Business Unit). Of the total, 350 (91.14 percent) of the complete questionnaire was used for data analysis. The gathered data were analyzed using Structural Equation Modeling (SEM) and SPSS statistical software version 19 and AMOS version 18.0. In the end, the results show that service quality, trust, satisfaction, and commitment have significant impacts on customer loyalty at 95 percent confidence level. In addition, the results also reveal that trust, satisfaction, and commitment have significant impacts on the relationship between service quality and customer loyalty to the Islamic Banks. This shows a clear trend that the better the quality of service provided to the customers then the customer will continuously believe and trust to keep patronizing Islamic Banks. Trust, customer satisfaction, and commitment can be an intervening variable in the relationship between service quality and customer loyalty, particularly in an environment of Islamic banking services and general services industries. Thus, these estimates can be used to be part of the marketing strategy in order to enhance and add value to its services in serving customers.

**Keywords:** Service Quality, Customer Satisfaction, Trust, Commitment, Customer Loyalty

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## SENARAI SINGKATAN

AGFI	: Adjusted Goodness of Fit Index
AIC	: Aikake Information Criterion
ATM	: Automatic Teller Machine
AVE	: Average Variance Extracted
BUS	: Bank Umum Syariah
BPR	: Bank Perkreditan Rakyat
CFA	: Confirmatory Factor Analysis
CFI	: Comparative Fit Index
CMIN	: Minimum Discrepancy
C.R	: Critical Ratio
DF	: Degrees of Freedom
ECVI	: Expected Cross-Validation Index
EFA	: Exploratory Factor Analysis
GFI	: Goodness of Fit Index
GOF	: Goodness of Fit
KMO	: Kaiser-Meyer-Olkin
Max	: Maximum
MD	: Mahalanobis Distance
M.I	: Modification Indices
Min	: Minimum
ML	: Maximum Likelihood
NCP	: Non Centrality Parameter

NFI	: Normed Fit Index
P	: Probability
PCFI	: PRATIO x CFI
PNFI	: PRATIO x NFI
PRATIO	: Parsimony Ratio
RMR	: Root Mean Residual
RMSEA	: Root Mean Square Error of Approximation
S.E	: Standard Error
SEM	: Structural Equation Modeling
Skew	: Skewness
SMC	: Squared Multiple Correlations
TLI	: Tucker Lewis Index
TPB	: Theory of Planned Behavior
TRA	: Theory of Reason Action
UUS	: Unit Usaha Syariah
VE	: Variance Extracted

## **BAB SATU**

### **PENGENALAN**

#### **1.1 Pendahuluan**

Usaha memperoleh pelanggan baru adalah penting untuk menggantikan pelanggan yang kehilangan minat untuk berurusan dengan organisasi. Umumnya, pelanggan tidak selamanya bertahan dengan sesuatu syarikat, sebaliknya mereka melanggan hanya untuk suatu sela masa tertentu (sementara waktu) ketika produk/perkhidmatan syarikat tersebut memberi kelebihan kepada mereka. Apabila syarikat lain menawar dengan nilai yang lebih baik, mereka bertukar ke syarikat tersebut. Dalam senario ini, kos dan usaha yang tinggi daripada syarikat adalah lebih diperlukan dalam usaha memperoleh pelanggan baru berbanding menjaga pelanggan setia yang bernilai tinggi.

Seiring dengan peningkatan keperluan masyarakat terhadap kualiti perkhidmatan, institusi perbankan yang membekal perkhidmatan dalam ekonomi sesebuah negara merupakan satu entiti yang berdepan dengan aspek ini. Ekoran itu, semua bank dilihat berusaha untuk memberikan perkhidmatan terbaik untuk memuaskan pelanggan mereka. Dalam usaha tersebut, pemasaran hubungan dapat digunakan oleh pihak bank sebagai pengantaraan daripada kepuasan pelanggan dan kesetiaan pelanggan (Ndubisi et al., 2009).

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