

## DAFTAR ISI

|                                              | Halaman |
|----------------------------------------------|---------|
| <b>HALAMAN JUDUL</b> .....                   | i       |
| <b>HALAMAN PERSETUJUAN PEMBIMBING</b> .....  | ii      |
| <b>HALAMAN PENGESAHAN</b> .....              | iii     |
| <b>HALAMAN MOTTO</b> .....                   | iv      |
| <b>HALAMAN PERSEMBAHAN</b> .....             | v       |
| <b>ABSTRAK</b> .....                         | v       |
| <b>ABSTRACT</b> .....                        | vi      |
| <b>KATA PENGANTAR</b> .....                  | vii     |
| <b>DAFTAR ISI</b> .....                      | ix      |
| <b>DAFTAR TABEL</b> .....                    | xiv     |
| <b>DAFTAR GAMBAR</b> .....                   | xv      |
| <b>DAFTAR LAMPIRAN</b> .....                 | xvi     |
| <br>                                         |         |
| <b>BAB 1 PENDAHULUAN</b> .....               | 1       |
| 1.1 Latar Belakang .....                     | 1       |
| 1.2 Rumusan Masalah .....                    | 6       |
| 1.3 Tujuan Penelitian .....                  | 6       |
| 1.4 Manfaat Penelitian .....                 | 7       |
| <br>                                         |         |
| <b>BAB II TELAAH PUSTAKA</b> .....           | 9       |
| 2.1 Landasan Teori .....                     | 9       |
| 2.1.1 Industri Jasa .....                    | 9       |
| 2.1.2 Loyalitas .....                        | 11      |
| 2.1.2.1 Pengertian Loyalitas .....           | 11      |
| 2.1.2.2 Konsep <i>Customer Loyalty</i> ..... | 12      |

|                                                                             |           |
|-----------------------------------------------------------------------------|-----------|
| 2.1.2.3 Karakteristik Loyalitas Nasabah .....                               | 14        |
| 2.1.2.4 Jenis-jenis Loyalitas .....                                         | 16        |
| 2.1.2.5 Tahapan Loyalitas Konsumen.....                                     | 19        |
| 2.1.2.6 Indikator Loyalitas .....                                           | 21        |
| 2.1.3 <i>Customer Value</i> .....                                           | 21        |
| 2.1.3.1 Pengertian <i>Customer Value</i> .....                              | 21        |
| 2.1.3.2 <i>Emotional Value</i> .....                                        | 23        |
| 2.1.3.3 <i>Social Value</i> .....                                           | 24        |
| 2.1.3.4 <i>Quality/Performance Value</i> .....                              | 25        |
| 2.1.3.5 <i>Price/Value for Money</i> .....                                  | 25        |
| 2.1.3.6 Tipe Nilai Pelanggan.....                                           | 26        |
| 2.1.4 <i>Brand Image</i> .....                                              | 28        |
| 2.1.4.1 Merek .....                                                         | 28        |
| 2.1.4.2 Manfaat Merek .....                                                 | 31        |
| 2.2 Hubungan Antar Variabel .....                                           | 33        |
| 2.2.1 Pengaruh <i>Customer Value</i> Terhadap <i>Customer Loyalty</i> ..... | 33        |
| 2.2.2 Pengaruh <i>Brand Image</i> Terhadap <i>Customer Loyalty</i> .....    | 34        |
| 2.3 Penelitian Terdahulu .....                                              | 35        |
| 2.3.1 Yurasti 2014 .....                                                    | 35        |
| 2.3.2 Harnisa Harun 2011 .....                                              | 36        |
| 2.3.3 Citra Suci Mantaub 2014.....                                          | 37        |
| 2.4 Kerangka konseptual.....                                                | 40        |
| 2.5 Hipotesis .....                                                         | 40        |
| <br>                                                                        |           |
| <b>BAB III METODE PENELITIAN .....</b>                                      | <b>43</b> |
| 3.1 Jenis Penelitian.....                                                   | 43        |
| 3.2 Diskripsi Populasi dan Penentuan Sampel.....                            | 44        |
| 3.2.1 Populasi .....                                                        | 44        |
| 3.2.2 Teknik Sampling .....                                                 | 45        |

|                                                            |           |
|------------------------------------------------------------|-----------|
| 3.2.3 Sampel .....                                         | 46        |
| 3.3 Variabel dan Definisi Variabel .....                   | 46        |
| 3.3.1 Variabel .....                                       | 46        |
| 3.3.2 Definisi Operasional Variabel .....                  | 47        |
| 3.4 Teknik Pengumpulan Data dan Instrument Penelitian..... | 50        |
| 3.4.1 Jenis dan Sumber Data .....                          | 50        |
| 3.4.2 Metode Pengumpulan Data .....                        | 51        |
| 3.5 Teknik Keabsahan Data .....                            | 53        |
| 3.5.1 Uji Validitas dan Reliabilitas .....                 | 53        |
| 3.5.1.1 Uji Validitas .....                                | 53        |
| 3.5.1.2 Uji Reliabilitas.....                              | 54        |
| 3.5.2 Uji Asumsi Klasik .....                              | 55        |
| 3.5.2.1 Uji Normalitas .....                               | 55        |
| 3.5.2.2 Uji Multikolinieritas .....                        | 55        |
| 3.5.2.3 Uji Heteroskedastisitas .....                      | 56        |
| 3.6 Teknik Analisis Data.....                              | 57        |
| 3.6.1 Analisis Regresi Linear Berganda.....                | 57        |
| 3.6.2 Koefisien Determinasi ( $R^2$ ).....                 | 58        |
| 3.6.3 Uji Hipotesis.....                                   | 58        |
| 3.6.3.1 Uji F Hitung (Uji simultan).....                   | 58        |
| 3.6.3.2 Uji t Hitung (Uji parsial).....                    | 59        |
| <b>BAB IV PENYAJIAN DAN ANALISIS DATA .....</b>            | <b>60</b> |
| 4.1 Penyajian Data .....                                   | 60        |
| 4.1.1 Diskripsi Obyek Penelitian.....                      | 60        |
| 4.1.1.1 Sejarah Singkat Bank BTN .....                     | 60        |
| 4.1.1.2 Visi & Misi Perusahaan.....                        | 62        |
| 4.1.1.3 Struktur Organisasi.....                           | 63        |
| 4.1.1.4 Budaya Perusahaan .....                            | 64        |

|                                                                        |           |
|------------------------------------------------------------------------|-----------|
| 4.1.1.5 Kegiatan Usaha Bank BTN .....                                  | 65        |
| 4.2 Analisis data.....                                                 | 59        |
| 4.2.1 Diskripsi Karakteristik Responden.....                           | 67        |
| 4.2.2 Deskripsi Variabel Penelitian.....                               | 73        |
| 4.2.2.1 Penilaian Atas Masing-masing Variabel .....                    | 73        |
| 4.2.2.2 Diskripsi Variabel <i>Customer Value</i> ( $X_1$ ) .....       | 74        |
| 4.2.2.3 Deskripsi Variabel <i>Brand Image</i> ( $X_2$ ).....           | 75        |
| 4.2.2.4 Diskripsi Variabel <i>Customer Loyalty</i> ( $Y$ ) .....       | 76        |
| 4.2.3 Uji Instrumen.....                                               | 77        |
| 4.2.3.1 Hasil Pengujian Validitas .....                                | 77        |
| 4.2.3.2 Hasil Pengujian Reliabilitas .....                             | 79        |
| 4.2.4 Uji Asumsi Klasik .....                                          | 81        |
| 4.2.4.1 Hasil Pengujian Normalitas.....                                | 81        |
| 4.2.4.2 Hasil Pengujian Multikolinearitas .....                        | 82        |
| 4.2.4.3 Hasil Pengujian Heterokedastisitas .....                       | 83        |
| 4.2.5 Teknik Analisa Data.....                                         | 85        |
| 4.2.5.1 Hasil Pengujian Regresi Linier Berganda .....                  | 85        |
| 4.2.5.2 Hasil Pengujian Koefisien Determinasi Berganda ( $R^2$ ) ..... | 87        |
| 4.2.5.3 Hasil Pengujian Hipotesis .....                                | 88        |
| 4.2.5.3.1 Uji F hitung ( Uji Simultan) .....                           | 88        |
| 4.2.5.3.2 Uji t hitung (Uji parsial) .....                             | 90        |
| 4.3 Interpretasi Data.....                                             | 93        |
| <b>BAB V KESIMPULAN DAN SARAN .....</b>                                | <b>94</b> |
| 5.1 Kesimpulan .....                                                   | 94        |
| 5.2 Saran .....                                                        | 95        |
| <b>DAFTAR PUSTAKA .....</b>                                            | <b>96</b> |
| <b>LAMPIRAN-LAMPIRAN</b>                                               |           |

## DAFTAR TABEL

|                                                                              | Halaman |
|------------------------------------------------------------------------------|---------|
| Tabel 1.1 Hasil Survey the Best Bank Service Excellence 2012.....            | 5       |
| Tabel 2.1 Hasil Penelitian Terdahulu.....                                    | 39      |
| Tabel 3.1 Operasional Variabel Penelitian.....                               | 47      |
| Tabel 4.1 Karakteristik Jenis Kelamin.....                                   | 67      |
| Tabel 4.2 Karakteristik Usia.....                                            | 67      |
| Tabel 4.3 Karakteristik Latar Belakang Pendidikan.....                       | 68      |
| Tabel 4.4 Karakteristik Pekerjaan.....                                       | 69      |
| Tabel 4.5 Karakteristik Penghasilan Bulanan.....                             | 70      |
| Tabel 4.6 Karakteristik Lama Menjadi Nasabah.....                            | 71      |
| Tabel 4.7 Kategori Mean Masing-Masing Variabel.....                          | 72      |
| Tabel 4.8 Jawaban Responden Mengenai Variabel <i>Customer Value</i> .....    | 73      |
| Tabel 4.9 Jawaban Responden Mengenai Variabel <i>Brand Image</i> .....       | 74      |
| Tabel 4.10 Jawaban Responden Mengenai Variabel <i>Customer Loyalty</i> ..... | 75      |
| Tabel 4.11 Hasil Pengujian Validitas Variabel <i>Customer Value</i> .....    | 76      |
| Tabel 4.12 Hasil Pengujian Validitas Variabel <i>Brand Image</i> .....       | 77      |
| Tabel 4.13 Hasil Pengujian Validitas Variabel <i>Customer Loyalty</i> .....  | 78      |
| Tabel 4.14 Hasil Pengujian Reliabilitas.....                                 | 79      |
| Tabel 4.15 Hasil Uji Multikolinearitas.....                                  | 81      |
| Tabel 4.16 Koefisien Determinasi Berganda ( $R^2$ ).....                     | 87      |
| Tabel 4.17 Hasil Analisis Uji F.....                                         | 88      |
| Tabel 4.18 Hasil Analisis Uji t.....                                         | 90      |

## DAFTAR GAMBAR

|                                                                           | Halaman |
|---------------------------------------------------------------------------|---------|
| Gambar 2.1 Kerangka Konseptual .....                                      | 40      |
| Gambar 4.1 Sejarah Bank BTN .....                                         | 59      |
| Gambar 4.2 Struktur Organisasi.....                                       | 62      |
| Gambar 4.3 Uji Normaitas .....                                            | 80      |
| Gambar 4.4 Uji Heterokedastisitas .....                                   | 83      |
| Gambar 4.5 Kurva Distribusi Uji F.....                                    | 89      |
| Gambar 4.6 Kurva Distribusi Uji t Pengaruh Variabel $X_1$ Terhadap Y..... | 91      |
| Gambar 4.7 Kurva Distribusi Uji t Pengaruh Variabel $X_2$ Terhadap Y..... | 92      |

## **DAFTAR LAMPIRAN**

Kuesioner

Diskripsi Nasabah

Tabel Tabulasi Kuesioner

Tabel Diskripsi Frekuensi

Tabel Diskripsi Validitas

Tabel Diskripsi Reliabilitas

Tabel Uji Asumsi Klasik

Tabel Analisis Regresi Linier Berganda

Surat Ijin Penelitian

Kartu Konsultasi skripsi