ABSTRAK

Dunia manufaktur dan jasa mengalami perkembangan yang sangat cepat dari tahun ke tahun. Dalam persaingan yang semakin ketat dan banyaknya saingan dalam dunia jasa, mendorong kepada setiap penyedia jasa untuk lebih berinovasi. Dalam perkembangan sektor jasa di Indonesia telah tercipta sebuah persaingan yang semakin ketat pada sektor perbankan. Bank adalah badan usaha yang menghimpun dana dari masyarakat dalam bentuk simpanan dan menyalurkannya kepada masyarakat dalam bentuk kredit dan atau bentuk-bentuk lainnya dalam rangka meningkatkan taraf hidup rakyat banyak (UU RI No 10 Tahun 1998). Nobu Bank adalah salah satu bank umum yang telah ada sejak tahun 1989 di Indonesia. Oleh karena itu hadirnya Nobu Bank sangat berpengaruh dalam perkembangan industri perbankan, khususnya di Surabaya.

Penelitian ini ditujukan untuk menganalisa pengaruh variabel *Environment, frontline personnel, moments of truth,* dan *product offerings* terhadap *customer loyalty* melalui *customer experience quality* dan *relationship quality* nasabah Nobu Bank di Surabaya. Sampel yang digunakan pada penelitian ini yaitu berdasarkan data dari 125 responden yang berjenis kelamin laki-laki dan perempuan, berdomisili di Surabaya, dengan batasan usia 18-60 tahun. Kuesioner diberikan kepada responden yang telah menjadi nasabah Nobu Bank minimal dalam kurun waktu 8 satu tahun terakhir. Untuk pengolahan dan penganalisaan data dalam penelitian ini menggunakan SPSS 22.0. Selanjutnya, untuk mentabulasi hasil penelitian responden, serta melakukan pengujian model penelitian adalah dengan menggunakan teknik analisis data *Structural Equation Model* (SEM).

Temuan empiris tersebut mengidikasikan bahwa hubungan *environment* berpengaruh signifikan terhadap *customer experience quality* dengan nilai C.R 2.058 dan koefisien regresi sebesar 0.245; variabel *frontline personnel* tidak berpengaruh signifikan terhadap *customer experience quality* dengan nilai C.R 0.831 dan koefisien regresi sebesar 0.113; variabel *moments of truth* berpengaruh signifikan terhadap *customer experience quality* dengan nilai C.R 2.429 dan koefisien regresi sebesar 0.437; variabel *product offerings* berpengaruh signifikan terhadap *customer experience quality* dengan koefisien regresi sebesar 0.507 dan C.R sebesar 2.796; variabel *customer experience quality* berpengaruh signifikan terhadap *relationship quality* dengan nilai C.R 4.294 dan koefisien regresi sebesar 0.723; variabel *relationship quality* berpengaruh signifikan terhadap *customer loyalty* dengan nilai C.R sebesar 3.567 dan koefisien regresi sebesar 0.446.

Kata Kunci: ***Environment, Frontline Personnel, Moments of Truth, Product Offerings, Customer Experience Quality, Relationship Quality, Customer Loyalty***

ABSTRACT

The world of manufacturing and services has developed very rapidly from year to year. In the increasingly fierce competition and many rivals in the service world, it encourages every service provider to innovate more. In the development of the service sector in Indonesia, there has been an increasingly tight competition in the banking sector. Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms in order to improve the standard of living of the people at large (RI Law No.10 / 1998). Nobu Bank is a commercial bank that has been around since 1989 in Indonesia. Therefore, the presence of Nobu Bank was very influential in the development of the banking industry, especially in Surabaya.

This study is aimed at analyzing the influence of the environment variables, frontline personnel, moments of truth, and product offerings on customer loyalty through customer experience quality and customer relationship quality of Nobu Bank customers in Surabaya. The sample used in this study is based on data from 125 male and female respondents, domiciled in Surabaya, with an age limit of 18-60 years. The questionnaire was given to respondents who had been Nobu Bank's customers for at least the past 8 years. For processing and analyzing data in this study using SPSS 22.0. Furthermore, to tabulate the results of the respondents' research, as well as to test the research model is to use the Structural Equation Model (SEM) data analysis technique.

These empirical findings indicate that the environmental relationship has a significant effect on customer experience quality with a C.R value of 2.058 and a regression coefficient of 0.245; Frontline personnel variable has no significant effect on customer experience quality with a C.R value of 0.831 and a regression coefficient of 0.113; the moments of truth variable has a significant effect on customer experience quality with a C.R value of 2.429 and a regression coefficient of 0.437; product offerings variable has a significant effect on customer experience quality with a regression coefficient of 0.507 and C.R of 2.796; variable customer experience quality has a significant effect on relationship quality with a value of C.R 4.294 and a regression coefficient of 0.723; Relationship quality variable has a significant effect on customer loyalty with a C.R value of 3.567 and a regression coefficient of 0.446.

Keywords: **Environment, Frontline Personnel, Moments of Truth, Product Offerings, Customer Experience Quality, Relationship Quality, Customer Loyalty**