

## ABSTRAK

Salah satu industri jasa yang sangat pesat pertumbuhannya adalah jasa asuransi. Nasabah perlu mempertimbangkan perusahaan asuransi yang memberikan layanan baik. Sementara perusahaan asuransi juga perlu mengetahui kepuasan nasabah atas dimensi layanan jasa yang mampu menciptakan loyalitas nasabah. Penelitian ini bertujuan untuk menganalisis pengaruh kepuasan atas dimensi *tangibility*, *reliability*, *responsiveness*, *assurance*, dan *empathy* kualitas layanan terhadap loyalitas nasabah di PT Asuransi Multi Artha Guna, Tbk Cabang Yogyakarta. Data primer dikumpulkan dari 111 nasabah pemegang polis asuransi yang diambil melalui *teknik simple random sampling*. Hasil uji asumsi klasik menyatakan tidak terjadi multikolinearitas, terjadi heteroskedastisitas pada variabel Kepuasan Empathy, tidak terjadi autokorelasi dan data berdistribusi normal. Uji Regresi Linier Berganda menunjukkan bahwa lima kepuasan atas dimensi kualitas layanan berpengaruh simultan terhadap loyalitas nasabah, dan hanya kepuasan empathy yang berpengaruh signifikan secara parsial terhadap loyalitas nasabah. Temuan ini membawa implikasi bagi perusahaan untuk mempertahankan kepuasan atas dimensi empathy dan meningkatkan kepuasan nasabah atas dimensi *tangibility*, *reliability*, *responsiveness*, dan *assurance*.

Kata kunci: asuransi, *service quality*, *tangibility*, *reliability*, *responsiveness*, *assurance*, *empathy*, loyalitas.

## **ABSTRACT**

*One of the fastest growing service industries is insurance. The customer needs to consider an insurance company that provides good services. While insurance companies also need to know customer satisfaction over the dimensions of services that are able to create customer loyalty. This study aims to analyze the effect of satisfaction on the dimensions of tangibility, reliability, responsiveness, assurance, and empathy service quality to customer loyalty in PT Asuransi Multi Artha Guna, Tbk Branch of Yogyakarta. Primary data were collected from 111 insurance policy holders who were taken through simple random sampling technique. The result of the classic assumption test shows that there is no multicollinearity, heteroscedasticity on Empathy Satisfaction variable, no autocorrelation and normal distributed data. Multiple Linear Regression test showed that the five satisfaction of service quality dimension simultaneously influence to customer loyalty, and only empathy satisfaction which have partially significant influence to customer loyalty. These findings have implications for companies to maintain satisfaction over the emphaty dimension and improve customer satisfaction over the dimensions of tangibility, reliability, responsiveness, and assurance.*

*Key words: insurance, service quality, tangible, reliability, responsiveness, assurance, emphaty, customer loyalty.*