ABSTRAK

PENGARUH *USER EXPERIENCE* DAN *ISLAMIC BRANDING* TERHADAP LOYALITAS NASABAH MELALUI KEPUASAN NASABAH SEBAGAI VARIABEL MEDIASI PADA APLIKASI MBANKING MUAMALAT DIN

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Penelitian ini bertujuan untuk menganalisis pengaruh *User Experience* dan *Islamic Branding* terhadap loyalitas nasabah melalui kepuasan nasabah sebagai variabel mediasi pada aplikasi mbanking muamalat din. Penelitian ini menggunakan pendekatan kuantitatif dengan metode *Structural Equation Modeling-Partial Least Squares* (SEM-PLS). Data penelitian diperoleh melalui penyebaran kuesioner kepada 100 responden yang merupakan nasabah bank muamalat yang sudah menggunakan *mobile banking* muamalat din minimal 3 bulan dan pernah melakukan transaksi melalui aplikasi. Hasil penelitian menunjukkan bahwa *User Experience* dan *Islamic Branding* tidak berpengaruh signifikan terhadap loyalitas nasabah pengguna aplikasi mbanking muamalat din, akan tetapi variabel *User Experience* dan *Islamic Branding* menunjukan pengaruh tidak langsung yang signifikan full mediasi terhadap loyalitas nasabah melalui kepuasan nasabah sebagai variabel mediasi pada aplikasi *mbanking* muamalat din. Berdasarkan hasil penelitian ini Bank Muamalat dapat tetap mengoptimalkan *User Experience* dan *Islamic Branding* dengan tetap memperhatikan kepuasan nasabah sebagai alat untuk menjaga loyalitas penggunaan mbankingnya.

Kata kunci : *User Experience, Islamic Branding, loyalitas nasabah, kepuasan nasabah*

ABSTRACT

THE EFFECT OF USER EXPERIENCE AND ISLAMIC BRANDING ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION AS A MEDIATION VARIABLE IN THE MUAMALAT DIN M-BANKING APPLICATION

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This study aims to analyze the influence of User Experience and Islamic Branding on customer loyalty through customer satisfaction as a mediating variable in the Muamalat Din mobile banking application. This study uses a quantitative approach with the Structural Equation Modeling-Partial Least Squares (SEM-PLS) method. The research data were obtained through distributing questionnaires to 100 respondents who are Muamalat Bank customers who have used Muamalat Din mobile banking for at least 3 months and have made transactions through the application. The results of the study indicate that User Experience and Islamic Branding do not have a significant effect on customer loyalty of Muamalat Din mobile banking users, however, the User Experience and Islamic Branding variables show a significant indirect effect of full mediation on customer loyalty through customer satisfaction as a mediating variable in the Muamalat Din mobile banking application. Based on the results of this study, Muamalat Bank can continue to optimize User Experience and Islamic Branding by continuing to pay attention to customer satisfaction as a tool to maintain loyalty in using its mobile banking.
Keywords: User Experience, Islamic Branding, customer loyalty, customer satisfaction