

STRUCTURAL EQUATION MODELING (SEM) DALAM MANAJEMEN PERBANKAN

(Structural Equation Modeling (SEM) In Banking Management)

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Abstact: In Structural Equation Modeling (SEM) we can do three steps at once, those are verification of validity and reliability instrument, the evaluation of relation among latent variable, and evaluation of useful model for prediction. Structural Equation Modeling (SEM) has been widely applied into research which are related to business management. One of them is in the field of banking management which is influenced by Customer Relationship Management (CRM) on their satisfaction level and customer loyalty. Basically, the aim of this research is to learn more the application of SEM in its validity to analyze data and to obtain empirical evidence to prove that there is an take effect between each variable. This study uses secondary data obtained from questionnaires at PT. Bank Rakyat Indonesia (Persero) Unit Sumber Beras Muncar Banyuwangi. The data consisted of three latent variables with their indicator be have tested the validity and reliability using confirmatory factor analysis. Latent variable CRM affects customer satisfaction and customer loyalty. Benefits of SEM analysis is to obtain a structural model and measurement model derived from the model that has been getting good value for the test match, so it serves to test the validity and reliability of the relationship between latent variables with indicator variables. The result of this research show that the CRM have a significant effect on customer satisfaction, but not on customer loyalty.

Keywords: Structural Equation Modeling (SEM), *Customer Relationship Management* (CRM), Validity and Reliability.

I. PENDAHULUAN

Sektor jasa merupakan sektor yang paling besar mengalami perubahan akibat dari cepatnya perubahan yang dialami oleh faktor lain, seperti perubahan kebijakan dalam kaitan globalisasi serta perubahan teknologi baru yang secara langsung menaikkan iklim kompetisi didalam industri [1]. Hubungan sebuah perusahaan dengan pelanggan yang semakin intensif dan kompleks untuk diperhatikan telah melahirkan konsep *Customer Relationship Management* (CRM).

Analisis yang telah dilakukan untuk meneliti pengaruh antar variabel sebagian besar menggunakan metode regresi, seperti penelitian yang dilakukan Mahsun [2] dengan menggunakan analisis regresi linier berganda. Dalam hasil penelitiannya menyatakan bahwa analisis regresi berganda hanya dapat melihat pengaruh langsung