

## Pengaruh kualitas pelayanan terhadap kepuasan dan loyalitas yang syar'i pemegang polis asuransi syariah

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### Abstrak

The purpose of this article is to investigate the effect of perception's service quality and price on satisfaction and customer's loyalty at Shariah life insurance in Central Java Province. The population are Shariah life insurance staff the respondents are chosen by using accidental sampling techniques. The data collected from 140 respondents and analysed by statistical tool of structural equation modeling ( SEM). The result showed that : First, perception of service quality produced a positive significant impact on satisfaction. Second, satisfaction was positive and significantly associated with customer's loyalty. Third, the service quality was directly related customer's loyalty but the effect of service quality on customer's loyalty related service quality on customer's loyalty more than satisfaction as intervening variable with estimate value 0, 767 if compared the directly related service quality on loyalty , with value 0, 277 Theoretical found that the if compared the conventional serqual is a part from shariah insurance study , the Shariah insurance as an alternative for customer will be faithful to the religion norm in accordance with shariah principles. The empirical found that as shariah insurance customers, the customers have already executed the religion norm in accordance with Al.Quran at An-Nisa: 9 studies found that the society's interest to buy Shariah life insurance policy and the insurance commitment to the risk protecting are low, finally the society commitment toward life insurance decreases.