

RINGKASAN

Penelitian ini menganalisis pengaruh dimensi kualitas layanan terhadap minat penggunaan ulang dengan peran mediasi kepuasan nasabah di Badan Usaha Milik Desa Unit Simpan Pinjam Desa Sokaraja Kulon. Dimensi kualitas layanan yang diteliti terdiri dari *Reliability*, *Assurance*, *Tangible*, *Emphaty*, dan *Responsiveness*. Survei dilakukan terhadap 90 nasabah BUMDes Unit Simpan Pinjam Desa Sokaraja Kulon. Model penelitian diuji secara empiris melalui *Partial Least Square*. Hasil penelitian menunjukkan bahwa model dapat menjelaskan R² 85,2% varians kualitas layanan dalam minat penggunaan ulang, dan 52% varians kualitas layanan dalam kepuasan nasabah.

Penelitian ini menemukan bahwa *reliability*, *tangible*, *emphaty*, *responsiveness* berpengaruh positif signifikan terhadap minat penggunaan ulang, dimana *emphaty* memberikan pengaruh terbesar ($\beta = 0.285$, $p\text{-value} < 0,05$). Selanjutnya, penelitian ini menemukan *reliability* dan *responsiveness* berpengaruh positif signifikan terhadap kepuasan nasabah, dimana *responsiveness* memberikan pengaruh terbesar ($\beta = 0.454$, $p\text{-value} < 0,05$). Kepuasan nasabah yang diuji sebagai mediator telah menunjukkan dampak parsial pada pengaruh *reliability* dan *responsiveness* (VAF=23% dan VAF=31,1%) terhadap minat penggunaan ulang. Akan tetapi, kepuasan nasabah ditemukan tidak memediasi pengaruh *assurance*, *tangible*, *emphaty* terhadap minat penggunaan ulang. Studi ini memberikan implikasi yang signifikan bagi akademisi dan praktisi terutama untuk kepentingan BUMDes Unit Simpan Pinjam Desa Sokaraja Kulon.

Kata kunci: *reliability*, *assurance*, *tangible*, *emphaty*, *responsiveness*, *kepuasan nasabah*, *minat penggunaan ulang*.

SUMMARY

This study analyzes the effect of service quality dimensions on re-use interest with the mediating role of customer satisfaction in the Village-Owned Enterprises, Savings and Loans Unit, Sokaraja Kulon Village. The dimensions of service quality studied consisted of Reliability, Assurance, Tangible, Empathy, and Responsiveness. The survey was conducted on 90 BUMDes customers of the Savings and Loans Unit of Sokaraja Kulon Village. The research model was tested empirically through Partial Least Square. The results showed that the model can explain R² 85.2% variance of service quality in interest in reuse, and 52% variance of service quality in customer satisfaction.

This study found that reliability, tangible, empathy, responsiveness had a significant positive effect on re-use interest, where empathy had the greatest effect ($\beta = 0.285$, p -value <0.05). Furthermore, this study found that reliability and responsiveness had a significant positive effect on customer satisfaction, where responsiveness had the greatest effect ($\beta = 0.454$, p -value <0.05). Customer satisfaction tested as a mediator has shown a partial impact on the effect of reliability and responsiveness ($VAF=23\%$ and $VAF=31.1\%$) on interest in re-use. However, customer satisfaction was found not to mediate the effect of assurance, tangible, empathy on interest in reuse. This study provides significant implications for academics and practitioners, especially for the benefit of the BUMDes Savings and Loans Unit of Sokaraja Kulon Village.

Keywords: reliability, assurance, tangible, empathy, responsiveness, customer satisfaction, interest in reuse.