

Analisis persepsi nasabah di kalangan mahasiswa UI terhadap layanan e-payment : studi perbandingan BCA KlikPay dan Mandiri clickpay = Customer perception analysis among UI students toward e-payment service : comparative study of BCA KlikPay and Mandiri clickpay

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Abstrak

Seiring dengan peningkatan e-commerce, sebagian besar nasabah memanfaatkan layanan e-payment untuk belanja online. Untuk memberikan layanan e-payment yang berkualitas dan sesuai dengan harapan nasabah, penting bagi bank untuk memahami persepsi nasabah tentang layanan e-payment tersebut. Penelitian ini dilakukan untuk mengetahui persepsi nasabah di kalangan mahasiswa UI terhadap layanan e-payment BCA KlikPay dan mandiri clickpay serta perbedaan di antara keduanya berdasarkan dimensi-dimensi dari konsep E-SERVQUAL dan E-Payment. Penelitian menggunakan pendekatan kuantitatif dan bersifat deskriptif. Dari hasil penelitian, ditemukan bahwa terdapat perbedaan secara signifikan pada dimensi pemenuhan, kehandalan, privasi, jumlah merchant, dan fitur. Sedangkan tidak terdapat perbedaan secara signifikan pada dimensi efisiensi dan kepercayaan.

.....Along with the enhancement of e-commerce, most of customer utilizing e-payment service for online shopping. To provide quality of e-payment service and appropriate with customer expectations, it is important for banks to understand customer perceptions toward e-payment service. This research was done to know customer perceptions among UI students toward e-payment service of BCA KlikPay and mandiri clickpay and the difference between them based on the dimensions of the E-SERVQUAL and E-Payment concept. This research uses a quantitative approach and descriptive. From this research, it was found that there were significant differences based on the dimensions of fulfillment, reliability, privacy, number of merchant, and feature. While there were no significant differences based on the dimensions of efficiency and trust.