

## Pengaruh kepuasan nasabah dan kualitas relasional terhadap loyalitas nasabah internet banking : Kasus nasabah internet Banking KlikBCA

Maya Puspita, author

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### Abstrak

*The increasing of internet banking - as a development of service delivery channel at banking sector - demands its capability for identifying the key factors that would influence internet banking service quality based on their customer's needs and expectations. Besides of service quality that would effect on customer satisfaction, it had become evident that developing and maintaining the relationship is as important factor also for forming the customer's loyalty in the highly competitive market.*

This research would be assessing the influence of customer's perception of Internet banking service quality in the views of their satisfaction, customer's trust and commitment as the key variable of relational quality on internet banking customer's loyalty. The research object is on users of internet banking KlikBCA.

Based on earlier literatures and theoretical backgrounds about service quality, customer's satisfaction, relational quality and customer's loyalty, this research would confirm the influence of internet banking service quality on customer's satisfaction. Furthermore, this research would confirm the influence of customer's satisfaction on customer's trust and their commitment also that eventually will form the customer's loyalty on Internet banking users.

The respondent sample to the structured questionnaire survey consisted of 129 KlikBCA users. To select respondents, a purposive non-probability sampling was used. Respondents were asked questions regarding their internet using habits, their perception about KlikBCA's service quality, their satisfaction, their trust and commitment and their loyalty to KlikBCA by the self administered questionnaire which is consisted of 69 Likert-scale questions.

The research generated an adequate measurement model that describing structural relationship between internet banking service quality, customer's satisfaction, customer's trust and commitment, and customer's loyalty. The measurement model was assessed by factor analysis with SPSS 12.00. In addition, this result also generated a significant structural model that describing simultaneous relationship between those variables. The structural model was tested by structural equation modeling technique with Lisrel 8.30.

Some of key findings from the data analysis are highlighted: internet banking service quality has a significant positive influence on customer's satisfaction. Customer's satisfaction has a significant positive influence on customer's commitment but customer's trust cannot influence customer's commitment. Meanwhile, customer's commitment plays a significant positive role on customer's loyalty, but customer's loyalty cannot be predicted directly by customer's satisfaction and customer's trust.