

Pengaruh Kualitas Layanan Elektronik Terhadap Loyalitas Melalui Kepuasan Nasabah Pengguna Mobile Banking = The Effect of Electronic Service Quality on Loyalty Through Customer Satisfaction of Mobile Banking Users

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Abstrak

Penelitian ini membahas pembentukan loyalitas pengguna sistem layanan mobile banking melalui dukungan kualitas layanan mobile banking dalam menciptakan kepuasan penggunanya. Sistem mobile banking yang dapat digunakan secara efisien, andal, aman, tanggap selama melakukan transaksi online di bank dapat menghasilkan kepuasan dan loyalitas pengguna.

Tujuan penelitian ini untuk menguji pengaruh kualitas layanan terhadap loyalitas melalui kepuasan menggunakan sistem mobile banking. Pengumpulan data dilakukan dengan menyebarkan kuesioner kepada pengguna mobile banking di Jakarta. Data diolah menggunakan teknik the Structural Equation Modelling untuk pengujian hipotesis penelitian. Sebelum dilakukan pengujian the Structural Equation Modelling, terlebih dahulu dilakukan pengujian goodness of fit. Hasil penelitian menunjukkan terdapat pengaruh efisiensi, keandalan, keamanan (privasi), dan ketanggapan (komunikasi) terhadap kepuasan dan loyalitas. Sekanjutnya kepuasan menempatkan pengaruh positif langsung terhadap loyalitas. Saran untuk penelitian mendatang, penelitian selanjutnya harus memasukan variabel brand reputation dan compliant-based-service yang masih jarang diteliti oleh untuk mengukur loyalitas bank.

.....This study describes building the loyalty of mobile banking users through supporting service quality to create users satisfaction. Mobile banking system that gives efficiency, reliable, secured and responsive in make online transaction at bank can be produced users satisfaction and loyalty.

Purpose of study is to examine the impact of service quality on loyalty through satisfaction of mobile banking users in Jakarta. Datagathering is performed using questionnaire that distributed to mobile banking users in Jakarta. Further data is processed using the Structural Equation Modelling to testing the research hypotesis. Before is performed testing with the Structural Equation Modelling, it is formed testing to goodness of fit previously. This study founds that efficiency, reliability, security and privacy, responnsiveness and communication have direct and positive impact on satisfaction and loyalty. Further, satisfaction has direct and positive impact on loyalty of mobile banking users.

As recommendation for next research, next study must include bank reputation and compliant-based-service as the variable yang that rarely studied to testing bank loyalty.