

Pengaruh perceived value dimensions terhadap customer satisfaction dan customer loyalty pada pengguna Bank Digital Neo Commerce di Jabodetabek = The influence of perceived value dimensions on customer satisfaction and customer loyalty among users of Neo Commerce Digital Bank in Jabodetabek

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Abstrak

Bank Neo Commerce, sebagai salah satu bank digital di Indonesia, bertujuan untuk memberikan inovasi dan solusi layanan keuangan untuk menjaga loyalitas nasabah. Penelitian ini bertujuan untuk menganalisis pengaruh perceived value dimensions yaitu perceived empathy, perceived reliability, perceived price, perceived benevolence, dan perceived competence terhadap customer satisfaction dan customer loyalty pada pengguna bank digital Neo Commerce. Penelitian ini menggunakan pendekatan kuantitatif dan teknik purposive sampling dengan menyebarkan kuesioner melalui Google Form kepada 100 responden yang merupakan pengguna bank digital Neo Commerce, berusia minimal 17 tahun/sudah memiliki KTP, dan telah melakukan transaksi pada aplikasi Neobank minimal dua kali dalam enam bulan terakhir. Analisis deskriptif dan uji regresi menggunakan SPSS digunakan dalam menganalisis data. Temuan penelitian menunjukkan bahwa perceived value dimensions berpengaruh secara signifikan terhadap customer satisfaction dan customer loyalty serta customer satisfaction berpengaruh secara signifikan terhadap customer loyalty pada pengguna bank digital Neo Commerce di Jabodetabek. Lebih lanjut, dimensi dari perceived value dimensions yaitu perceived reliability, perceived price, dan perceived benevolence ditemukan memiliki pengaruh terhadap customer satisfaction, sedangkan customer loyalty dipengaruhi oleh dimensi perceived price, perceived benevolence, dan perceived competence.

.....Bank Neo Commerce, as one of the digital banks in Indonesia, aims to provide innovation and financial service solutions to maintain customer loyalty. This research aims to analyze the influence of perceived value dimensions, namely perceived empathy, perceived reliability, perceived price, perceived benevolence, and perceived competence, on customer satisfaction and customer loyalty among users of Neo Commerce Digital Bank. The study uses a quantitative approach and purposive sampling technique by distributing questionnaires via Google Form to 100 respondents who are Neo Commerce Digital Bank users, aged at least 17 years/possess an ID card, and have conducted at least two transactions on the Neobank application in the past six months. Descriptive analysis and regression tests using SPSS were employed in data analysis. The findings indicate that perceived value dimensions significantly influence customer satisfaction and customer loyalty, and customer satisfaction significantly influences customer loyalty among users of Neo Commerce digital bank in Jabodetabek. Furthermore, the dimensions of perceived value, namely perceived reliability, perceived price, and perceived benevolence, were found to influence customer satisfaction, whereas customer loyalty was influenced by perceived price, perceived benevolence, and perceived competence.