

ABSTRAK

PENGARUH KUALITAS LAYANAN *E-BANKING* BCA TERHADAP *E-SATISFACTION* DAN *E-LOYALTY* NASABAH

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Perkembangan pelayanan jasa perbankan melalui media elektronik semakin marak seiring dengan pertumbuhan teknologi informasi yang semakin cepat. Perkembangan teknologi melalui transformasi digital dalam sistem perbankan menuntut layanan perbankan di Indonesia untuk beralih ke layanan *e-banking*. *E-banking* merupakan suatu bentuk inovasi layanan dengan memanfaatkan perkembangan teknologi. Layanan *e-banking* yang berkembang pesat saat ini adalah *mobile banking* dan *internet banking*. Peningkatan transaksi *mobile banking* dan *internet banking* di Indonesia naik lebih 300% dari 2016 hingga Agustus 2021. Salah satu perusahaan perbankan yang memiliki jumlah pengguna *e-banking* terbanyak di Indonesia yaitu BCA. Dengan semakin pesatnya perkembangan layanan *e-banking* tentunya diperlukan evaluasi mengenai kualitas layanan *e-banking* diantaranya *reliability*, *privacy and security*, *website design* dan *customer service and support*. Oleh karena itu, penelitian ini bertujuan untuk mengetahui pengaruh kualitas layanan *e-banking* BCA terhadap kepuasan (*e-satisfaction*) dan loyalitas (*e-loyalty*) nasabah. Sampel yang digunakan dalam penelitian ini adalah 230 data yang diambil secara *purposive sampling*. Data yang diperoleh dianalisis menggunakan analisis model persamaan struktural (SEM) dengan bantuan aplikasi AMOS 24. Hasil penelitian menunjukkan bahwa adanya pengaruh signifikan antara *reliability*, *website design* dan *customer service and support* terhadap *e-satisfaction*. Sementara itu *privacy and security* memiliki pengaruh signifikan terhadap *e-loyalty*. Selain itu, pada penelitian ini juga menemukan bahwa adanya pengaruh signifikan *e-satisfaction* terhadap *e-loyalty*.

Kata Kunci : *E-banking*, *Reliability*, *Privacy and Security*, *Website Design*, *Customer Service and Support*, *E-satisfaction*, *E-loyalty*

ABSTRACT

THE INFLUENCE OF BCA E-BANKING SERVICE QUALITY ON CUSTOMER E-SATISFACTION AND E-LOYALTY

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The development of banking services through electronic media was increasingly widespread along with the rapid growth of information technology. Technological developments through digital transformation in the banking system require banking services in Indonesia to switch to e-banking services. E-banking is a form of service innovation by utilizing technological developments. E-banking services that are currently developing rapidly are mobile banking and internet banking. The increase in mobile banking and internet banking transactions in Indonesia has increased by more than 300% from 2016 to August 2021. One of the banking companies that has the largest number of e-banking users in Indonesia is BCA. With the rapid development of e-banking services, it is necessary to evaluate the quality of e-banking services including reliability, privacy and security, website design and customer service and support. Therefore, this study aims to determine impact of the quality of BCA e-banking services on customer satisfaction (e-satisfaction) and loyalty (e-loyalty). The sample used in this study was 230 data taken by purposive sampling. The data obtained were analyzed using structural equation model analysis (SEM) with the help of the AMOS 24 application. The results showed that there was a significant impact between reliability, website design and customer service and support on e-satisfaction. Meanwhile privacy and security have a significant impact on e-loyalty. In addition, this study also found that there was a significant impact of e-satisfaction on e-loyalty.

Keywords : *E-banking, Reliability, Privacy and Security, Website Design, Customer Service and Support, E-satisfaction, E-loyalty*