

ABSTRAK

HUBUNGAN *CUSTOMER ENGAGEMENT*, KEPERCAYAAN, KEPUASAN DAN LOYALITAS NASABAH DALAM MENGGUNAKAN *MOBILE BANKING* DI INDONESIA

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Revolusi Industri 4.0 mendorong transformasi perbankan digital di Indonesia. Transaksi digital meningkat secara signifikan dari tahun 2021 hingga 2023, dan akan berlanjut pada tahun 2024, seiring dengan percepatan digital banking dan preferensi masyarakat terhadap transaksi online mobile banking, yang mempengaruhi adopsi mobile banking. Peluang untuk *cross-selling* melalui mobile banking mendorong strategi pemasaran perbankan menuju strategi yang lebih kompleks dan luas yang disebut dengan *customer engagement*. Terdapat perbedaan hasil penelitian sebelumnya mengenai *customer engagement* dan peran *customer engagement* dalam kepercayaan, kepuasan, dan loyalitas nasabah.

Tujuan dari penelitian ini adalah untuk mengetahui hubungan *customer engagement*, kepercayaan, kepuasan, dan loyalitas nasabah dalam penggunaan *mobile banking*. Penelitian ini merupakan penelitian kuantitatif dengan pendekatan *cross-sectional* yang dilakukan di Indonesia. Metode pengambilan sampel yang digunakan adalah *non-probability sampling* dengan cara *purposive sampling*. Populasi penelitian ini adalah pengguna mobile banking bank terpilih di Indonesia. Data primer dikumpulkan dari 244 sampel, kemudian dianalisis menggunakan *Structural Equation Model* (SEM) dan diolah menggunakan *software* statistik Lisrel 8.8.

Hasil penelitian menunjukkan *customer engagement* memiliki pengaruh signifikan dalam meningkatkan kepercayaan nasabah. Selain itu, *customer engagement* juga memiliki pengaruh signifikan terhadap loyalitas nasabah dan kepuasan nasabah. Kepercayaan nasabah memiliki pengaruh positif dan signifikan terhadap loyalitas nasabah dan kepuasan nasabah. Kepuasan nasabah memiliki pengaruh positif dan signifikan terhadap loyalitas nasabah.

Kata Kunci: *Customer Engagement*, *Mobile Banking*, Kepercayaan Nasabah, Kepuasan Nasabah, Loyalitas Nasabah

ABSTRACT

THE RELATIONSHIP OF CUSTOMER ENGAGEMENT, CUSTOMER TRUST, CUSTOMER SATISFACTION, AND CUSTOMER LOYALTY OF MOBILE BANKING USAGE IN INDONESIA

By

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The Industrial Revolution 4.0 is driving digital banking transformation in Indonesia. Banking services have moved towards digital banking services. Digital transactions increased significantly from 2021 to 2023, and it will continue in 2024, in line with the acceleration digital banking and public preference for online mobile banking transactions, which affect mobile banking adoption. The opportunity for cross-selling through mobile banking brought banking marketing strategies towards a more complex and broad strategy called customer engagement. The difference between previous studies' results regarding customer engagement and the role of customer engagement in customer trust, customer satisfaction, and customer loyalty needs to be studied.

This research aims to know the relationship between customer engagement, customer trust, customer satisfaction, and customer loyalty in the usage of mobile banking in Indonesia. This study was conducted in Indonesia using quantitative research with a cross-sectional approach. The sampling method used was non-probability sampling by purposive sampling. The population of this research is selected banks' mobile banking users in Indonesia. The primary data was collected from 244 samples and then analyzed using Structural Equation Models (SEM), assisted by Lisrel 8.8.

The results of this study show that customer engagement significantly increases customer trust. Customer engagement also significantly affects customer loyalty and satisfaction. Customer trust has a positive and significant effect on customer loyalty and satisfaction, and customer satisfaction has a positive and significant impact on customer loyalty.

Keyword : Customer Engagement, Mobile Banking, Customer Trust, Customer Satisfaction,, Customer Loyalty