ABSTRAK

PENGARUH KUALITAS LAYANAN DAN KEAMANAN TERHADAP KEPUASAN DAN LOYALITAS PELANGGAN BRILINK DI PROVINSI LAMPUNG

Oleh

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Perkembangan layanan keuangan berbasis agen semakin meningkat seiring dengan hadirnya BRILink sebagai perpanjangan tangan Bank Rakyat Indonesia (BRI) dalam menyediakan layanan keuangan di berbagai wilayah, termasuk daerah yang jauh dari akses perbankan formal. Penelitian ini bertujuan menganalisis pengaruh dimensi kualitas layanan yang meliputi *tangibles, reliability, responsiveness, assurance, empathy*, dan keamanan terhadap kepuasan konsumen, serta dampaknya terhadap loyalitas pelanggan pada layanan BRILink di Provinsi Lampung. Penelitian ini menggunakan metode kuantitatif dengan teknik pengumpulan data melalui kuesioner kepada pelanggan yang pernah menggunakan layanan BRILink. Jumlah responden yang terkumpul sebanyak 300 orang, dan data dianalisis menggunakan pendekatan SEM-Lisrel 8.80.

Hasil penelitian menunjukkan bahwa seluruh dimensi kualitas layanan, yaitu keterwujudan *(tangibles)*, keandalan *(reliability)*, daya tanggap *(responsiveness)*, jaminan *(assurance)*, empati *(empathy)* dengan keandalan *(reliability)* memiliki pengaruh lebih besar. Selain itu, kepuasan konsumen terbukti berpengaruh signifikan terhadap loyalitas pelanggan. Pelanggan yang puas lebih cenderung melakukan transaksi berulang dan merekomendasikan layanan BRILink kepada orang lain. Implikasi manajerial penelitian ini menekankan penguatan keterwujudan *(tangibles)*, keandalan *(reliability)*, daya tanggap *(responsiveness)*, jaminan *(assurance)*, empati *(empathy)* dan keamanan melalui fasilitas yang memadai, layanan yang andal dan cepat, sikap profesional dan empatik, serta perlindungan transaksi. Peningkatan seluruh dimensi tersebut berperan dalam meningkatkan kepuasan konsumen dan mendorong loyalitas pelanggan BRILink.

Kata Kunci: **BRILink, Kualitas Layanan, Kepuasan Konsumen, Loyalitas Pelanggan, Keamanan Transaksi.**

ABSTRACT

THE INFLUENCE OF SERVICE QUALITY AND SECURITY ON CUSTOMER SATISFACTION AND LOYALTY OF BRILINK IN LAMPUNG PROVINCE

By

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The development of agent-based financial services has continued to grow, marked by the presence of BRILink as an extension of Bank Rakyat Indonesia (BRI) in providing financial services across various regions, including areas with limited access to formal banking. This study aims to analyze the influence of service quality dimensions tangibles, reliability, responsiveness, assurance, empathy, and security on customer satisfaction, as well as their impact on customer loyalty toward BRILink services in Lampung Province.

This study employs a quantitative approach, with data collected through questionnaires distributed to customers who have previously used BRILink services. A total of 300 respondents participated in the study, and the data were analyzed using SEM–LISREL 8.80.

The results indicate that all service quality dimensions tangibles, reliability, responsiveness, assurance, empathy, and security have a positive effect on customer satisfaction, with reliability exerting the strongest influence. Furthermore, customer satisfaction is proven to have a significant effect on customer loyalty, as satisfied customers are more likely to engage in repeat transactions and recommend BRILink services to others.

The managerial implications of this study emphasize strengthening tangibles, reliability, responsiveness, assurance, empathy, and security through adequate facilities, reliable and prompt services, professional and empathetic attitudes, and secure transaction systems. Enhancing these dimensions plays a crucial role in improving customer satisfaction and fostering long-term customer loyalty toward BRILink services.

Keywords: BRILink, Service Quality, Customer Satisfaction, Customer Loyalty, Transaction Security.