

ABSTRAK

Penelitian ini bertujuan untuk mengukur dan menganalisis persepsi nasabah BCA Syariah terhadap dimensi kualitas layanan *mobile banking* serta hubungannya terhadap kepuasan dan loyalitas nasabah. Penelitian ini dilakukan dengan menggunakan alat analisis regresi berganda dengan variabel-variabel bebas yaitu jaminan dan keamanan, kenyamanan, efisiensi dan variabel terikat yaitu kepuasan nasabah. Selain itu juga dilakukan analisis regresi sederhana dengan variabel bebas yaitu kepuasan nasabah dan variabel terikat yaitu loyalitas nasabah. Data diambil dengan menggunakan kuesioner terhadap 113 responden yang ditentukan berdasarkan teknik *purposive sampling*.

Hasil analisis hipotesis menyimpulkan bahwa persepsi nasabah terhadap dimensi kualitas layanan *mobile banking* BCA Syariah adalah tinggi. Hal ini berarti nasabah menginterpretasikan bahwa layanan *mobile banking* BCA Syariah telah baik dalam hal jaminan dan keamanan, kenyamanan, efisiensi, memudahkan mengoperasikan serta keandalan dan daya tanggap. Secara simultan, variabel jaminan dan keamanan, kenyamanan, efisiensi, kemudahan mengoperasikan serta keandalan dan daya tanggap berpengaruh positif terhadap kepuasan nasabah namun secara parsial, hanya variabel jaminan dan keamanan, kenyamanan, efisiensi serta kemudahan mengoperasikan yang berpengaruh positif terhadap kepuasan nasabah. Kesimpulan terakhir adalah kepuasan nasabah terhadap layanan *mobile banking* BCA Syariah berpengaruh positif terhadap loyalitas nasabah BCA Syariah.

Kata kunci: persepsi konsumen, kualitas layanan, kepuasan nasabah, loyalitas, *mobile banking*, bank syariah.

ABSTRACT

This study is to analyze BCA Syariah customer perception to mobile banking service quality and how it relate to customer satisfaction and loyalty. Multiple regression was applied in this study by using assurance and security, convenience, efficiency, easiness to operate and reliability and responsiveness as the independent variables and customer satisfaction as the dependent variable. Single regression was also applied by using customer satisfaction as the independent variable and customer loyalty as the dependent variable. 113 samples were collecte and samples are determined by purposive sampling method.

The analysis of hypothesis concluded that customers are high perceived the BCA Syariah mobile banking service quality. It means that customers perceived that BCA Syariah mobile banking services are meet their expectation in assurance and security, convenience, efficiency, easiness to operate and reliability and responsiveness. This high perception of assurance and security, convenience, efficiency, easiness to operate and reliability and responsiveness have a positive influence to customer satisfaction simultaneously, while partially, only assurance and security, convenience, efficiency and easiness to operate that have positive influence to customer satisfaction. Meanwhile it does not applied to reliability and responsiveness. The last finding shows that customer satisfaction has positive influence to customers loyalty.

Keywords: customer perception, service quality, satisfaction, loyalty, mobile banking, sharia bank