

INTISARI

Penelitian ini dilatarbelakangi oleh ketatnya persaingan industri lembaga pembiayaan di Indonesia. Menghadapi persaingan tersebut PT. BCA Finance perlu memahami persepsi konsumen terhadap kualitas layanan dan daya saing harga. Tujuan dari penelitian ini yaitu pertama, untuk mengetahui kualitas pelayanan dan daya saing harga secara bersama-sama berpengaruh terhadap kepuasan konsumen PT. BCA Finance. Kedua, untuk mengetahui secara parsial pengaruh kualitas pelayanan dan daya saing harga terhadap kepuasan konsumen PT. BCA Finance. Ketiga, untuk mengetahui pengaruh variabel mana yang dominan dari kualitas pelayanan (wujud fisik, kehandalan, daya tanggap, kepastian, dan empati) dan daya saing harga terhadap kepuasan konsumen PT. BCA Finance. Keempat, untuk mengetahui pengaruh kepuasan konsumen terhadap loyalitas konsumen PT. BCA Finance.

Penelitian ini dilakukan dengan menggunakan analisa kausalitas dengan model regresi linier berganda serta sederhana. Penelitian ini mengadopsi model penelitian *Service Quality* (SERVQUAL) yang diperluas, dimana variabel yang diteliti ialah variabel wujud fisik, variabel kehandalan, variabel daya tanggap, variabel empati, variabel kepastian, variabel daya saing harga, variabel kepuasan konsumen, dan variabel loyalitas konsumen. Penelitian ini dilakukan dengan menggunakan metode kuantitatif berupa survei. Data dikumpulkan dengan menggunakan kuesioner tertutup yang disebar ke 181 responden konsumen PT. BCA Finance.

Hasil dari penelitian ini menunjukkan bahwa kepuasan konsumen PT. BCA Finance dipengaruhi secara signifikan oleh variabel daya tanggap dan variabel daya saing harga. Kepuasan konsumen selanjutnya mempengaruhi secara signifikan loyalitas konsumen. Saran dari penelitian ini PT BCA Finance perlu meningkatkan kecepatan layanan serta menggunakan media promosi yang variatif.

Kata kunci: SERVQUAL, kualitas layanan, harga, kepuasan konsumen, loyalitas konsumen

ABSTRACT

This research is motivated by the tight competition in the industry of financial institutions in Indonesia. To encounter the competition, PT. BCA Finance needs to understand customer perception regarding service quality and price competitiveness. The study has several purposes, first is to find out the service quality and price competitiveness together have an effect on customer satisfaction at PT. BCA Finance. Second, to know partially the effect of service quality and price competitiveness on customer satisfaction at PT. BCA Finance. Third, to determine the effect of which variables are dominant from service quality (tangible, reliability, responsiveness, assurance, and empathy) and price competitiveness on customer satisfaction at PT. BCA Finance. Fourth, to determine the influence of customer satisfaction on PT. BCA Finance customer loyalty. The Researcher is interested in conducting research on BCA Finance's consumer perceptions of service quality and customer loyalty.

This research was conducted using causality analysis with multiple and simple linear regression. This study adopted an expanded Service Quality (SERVQUAL) research model, in which the variables that were analysed were tangible, reliability, responsiveness, empathy, assurance, price competitiveness, consumer satisfaction, and consumer loyalty variables. This research was conducted using quantitative methods in the form of survey. The researcher collected data using a closed questionnaire distributed to 181 BCA Finance consumer respondents.

The results of this study indicate that customer satisfaction is significantly influenced by responsiveness and price competitiveness variables. Then the variable consumer satisfaction significantly influences consumer loyalty. This study suggests PT BCA Finance to improve the service acceleration also to use various promotion media.

Keywords: SERVQUAL, service quality, price, customer satisfaction, customer loyalty.