

ABSTRAK

ANALISIS KEPUASAN DAN LOYALITAS NASABAH PERBANKAN: BANK BRI DAN BANK PESAING UTAMA

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Dalam industri perbankan yang kompetitif, Bank BRI merupakan bank umum milik pemerintah yang pada Tahun 2019 memiliki aset dan mendapatkan laba tertinggi dibandingkan dengan 2 (dua) bank pesaing utama yaitu Bank Mandiri dan Bank BNI. Namun dari sisi performa pelayanan bank, Bank BRI masih tertinggal dengan Bank BNI. Tujuan dari penelitian ini yaitu pertama, melakukan analisis tingkat kualitas layanan (perilaku karyawan, wujud fisik teknologi informasi), harga, citra perusahaan, layanan *mobile banking*, kepuasan dan loyalitas nasabah Bank BRI apabila dibandingkan dengan bank pesaing utama. Kedua, melakukan analisis perilaku karyawan, wujud fisik, teknologi informasi, harga, citra perusahaan dan layanan *mobile banking* secara bersama – sama berpengaruh terhadap kepuasan konsumen jasa perbankan. Ketiga, melakukan analisis perilaku karyawan, wujud fisik, teknologi informasi, harga, citra perusahaan dan kualitas layanan *mobile banking* secara parsial berpengaruh positif terhadap kepuasan konsumen. Keempat, melakukan analisis kepuasan konsumen yang berpengaruh positif terhadap loyalitas konsumen.

Penelitian menggunakan metode survei dengan kuesioner tertutup secara *online* kepada nasabah 3 (tiga) bank, yaitu Bank BRI, Bank Mandiri dan Bank BNI. Sampel diambil secara *non-probabilitas purposive sampling* dengan jumlah 207 responden. Kriteria nasabah yang menjadi responden adalah nasabah pengguna layanan *mobile banking*. Pengujian dalam penelitian antara lain uji perbandingan dengan metode Anova Satu Arah dan analisis kausalitas dengan model regresi linier berganda serta sederhana.

Hasil penelitian menunjukkan, pertama, penilaian responden terhadap kualitas layanan perbankan Bank BRI lebih rendah dibandingkan dengan Bank BNI namun lebih tinggi dibandingkan dengan Bank Mandiri. Kedua, variabel yang berpengaruh positif dan signifikan terhadap kepuasan konsumen adalah perilaku karyawan, teknologi informasi, harga, citra perusahaan, dan kualitas layanan *mobile banking*. Ketiga, kepuasan konsumen berpengaruh positif dan signifikan terhadap loyalitas konsumen. Saran dari penelitian ini, Bank BRI disarankan untuk meningkatkan performa layanan dalam hal teknologi informasi, harga dan kualitas layanan *mobile banking*.

Kata kunci: kualitas layanan, harga, citra perusahaan, kualitas layanan *mobile banking*, kepuasan konsumen, loyalitas konsumen, Bank BRI

ABSTRACT

ANALYSIS OF SATISFACTION AND LOYALTY OF BANKING CUSTOMERS: BANK BRI AND MAIN COMPETITIVE BANKS

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In a competitive banking industry, Bank BRI is a state-owned commercial bank which in 2019 had the highest assets and received the highest profit compared to the 2 (two) main competing banks, namely Bank Mandiri and Bank BNI. However, in terms of bank service performance, BRI Bank is still behind Bank BNI. The objectives of this study are first, to analyze the level of service quality (employee behavior, physical form of information technology), price, company image, mobile banking services, customer satisfaction and customer loyalty of BRI Bank when compared to major competing banks. Second, analyzing employee behavior, physical form, information technology, prices, corporate image and mobile banking services together have an effect on customer satisfaction in banking services. Third, analyzing employee behavior, physical form, information technology, price, company image and quality of mobile banking services partially have a positive effect on customer satisfaction. Fourth, analyzing customer satisfaction which has a positive effect on customer loyalty. This research used a survey method with a closed online questionnaire to customers of 3 (three) banks, namely Bank BRI, Bank Mandiri and Bank BNI. The sample was taken by non-probability purposive sampling with a total of 207 respondents. The criteria for customers who become respondents are customers who use mobile banking services. Tests in the study include the comparison test with the One-Way Anova method and causality analysis with multiple and simple linear regression models.

The results showed, first, the respondents' assessment of the quality of BRI's banking services was lower than that of BNI Bank but higher than Bank Mandiri. Second, variables that have a positive and significant effect on customer satisfaction are employee behavior, information technology, price, company image, and quality of mobile banking services. Third, customer satisfaction has a positive and significant effect on customer loyalty. Suggestions from this research, it is recommended that BRI Bank improve service performance in terms of information technology, price and quality of mobile banking services

Keywords: Service quality, price, corporate image, mobile banking service quality, customer satisfaction, customer loyalty, BRI Bank.