

ABSTRAK

Di era digitalisasi, industri perbankan berkompetisi untuk memberikan layanan perbankan digital. Bank Maybank Indonesia merespon digitalisasi dengan mengembangkan layanan *digital banking* guna meningkatkan pengalaman, kepuasan dan loyalitas pelanggan dalam rangka memenangkan persaingan. Penelitian ini bertujuan untuk menguji dan menganalisis apakah variabel *perceived value*, kualitas fungsional, kualitas layanan, *perceived risk*, persepsi kegunaan, inovasi fitur, kenyamanan dan kepercayaan merek yang berpengaruh terhadap pengalaman pelanggan dalam menggunakan *digital banking* Bank Maybank Indonesia serta pengalaman pelanggan berpengaruh terhadap kepuasan dan loyalitas pelanggan. Objek penelitian ini adalah Bank Maybank Indonesia yang merupakan salah satu bank terbesar di Indonesia. Responden dalam penelitian ini adalah nasabah Bank Maybank Indonesia yang memiliki dan memakai layanan *digital banking*.

Pengumpulan data menggunakan metode *purposive sampling* dengan jumlah responden yang memenuhi kriteria sebanyak 275. Metode analisis data yang digunakan adalah *Structural Equation Modelling* (SEM). Hasil menunjukkan bahwa *perceived value*, inovasi fitur, kenyamanan dan kepercayaan merek berpengaruh terhadap pengalaman pelanggan dalam menggunakan *digital banking* Bank Maybank Indonesia serta pengalaman pelanggan tersebut mempengaruhi kepuasan dan loyalitas.

Kata Kunci: *Digital banking*, *Perceived Value*, Kualitas Fungsional, Kualitas Layanan, *Perceived Risk*, Persepsi Kegunaan, Inovasi Fitur, Kenyamanan dan Kepercayaan Merek, Pengalaman Pelanggan, Kepuasan Pelanggan, Loyalitas Pelanggan.

ABSTRACT

In digitalization era, banking industry is competing to provide digital banking services. Bank Maybank Indonesia responds to digitalization by developing digital banking services to increase customer experience, satisfaction and loyalty in order to win the competition. This study aims to re-examine whether the variable of perceived value, functional quality, service quality, perceived risk, perceived usability, feature innovation, convenience, and brand trust affects in using digital banking of Bank Maybank Indonesia as well as customer experience affects customer satisfaction and loyalty. The object of this study is Bank Maybank Indonesia, one of the largest bank in Indonesia. Respondents in this study are customers of Bank Maybank Indonesia who own and use digital banking services.

The data is collected using purposive sampling method with the number of respondents are 275. The data analysis method used is Structural Equation Modeling (SEM). The results show that the main factors which determine customer experience using digital banking of Bank Maybank Indonesia are perceived value, feature innovation, convenience and brand trust. There is relationship significant among customer experience, customer satisfaction and loyalty.

Keywords: Digital banking, Perceived Value, Functional Quality, Service Quality, Perceived Risk, Perceived Usability, Innovation, Convenience, Brand Trust, Customer Experience, Customer Satisfaction, Customer Loyalty