

ABSTRAK

PENGARUH E-SERVQUAL TERHADAP LOYALITAS NASABAH (STUDI PADA BANK bjb SYARIAH KOTA BANDUNG)

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Penelitian ini dilakukan untuk mengetahui pengaruh *e-servqual* terhadap loyalitas nasabah (studi pada bank bjb syariah Kota Bandung). Tujuan penelitian ini adalah untuk mengetahui dan menganalisis bagaimana pengaruh layanan mobile banking (*e-servqual*) terhadap loyalitas nasabah, serta besarnya pengaruh *e-servqual* secara simultan dan parsial terhadap loyalitas nasabah Bank bjb Syariah Kota Bandung.

Penelitian ini menggunakan metode kuantitatif yang bersifat asosiatif. Pengambilan sampel dilakukan dengan metode *probability sampling*, dengan jumlah responden sebanyak 370 orang. Teknik analisis data yang digunakan adalah analisis regresi linier berganda.

Berdasarkan hasil pengujian hipotesis secara simultan, *e-servqual* berpengaruh signifikan terhadap loyalitas nasabah pada Bank bjb Syariah Kota Bandung. Hal ini dibuktikan dengan $F_{hitung} > F_{tabel}$ ($2,193 > 2,035$) dengan tingkat signifikansinya $0,034 < 0,05$. Berdasarkan hasil uji hipotesis secara parsial (uji t) didapat bahwa variabel *efficiency* berpengaruh paling besar terhadap loyalitas nasabah pada Bank bjb Syariah Kota Bandung, sedangkan variabel *Responsiveness* berpengaruh paling sedikit terhadap loyalitas nasabah pada Bank bjb Syariah Kota Bandung. Berdasarkan koefisien determinasi didapat bahwa *e-servqual* Bank bjb Syariah mampu menjelaskan loyalitas nasabah sebesar 79,3% dan sisanya sebesar 20,7% dipengaruhi oleh faktor-faktor lain yang tidak diteliti dalam penelitian ini.

Kesimpulan penelitian ini adalah bahwa *e-servqual* Bank bjb Syariah sudah masuk kedalam kategori baik, namun ada beberapa item yang perlu diperbaiki seperti proses penanganan masalah yang cepat.

Kata kunci: *E-servqual*, loyalitas nasabah, *efficiency*, *reliability*, *privacy*, *fulfillment*, *responsiveness*, kompensasi dan *contact*.

ABSTRACT

EFFECT OF E-SERVQUAL ON CUSTOMER LOYALTY (A STUDY ON THE BANK bjb SYARIAH IN BANDUNG)

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This study was conducted to determine the effect of e-servqual on customer loyalty (a study on the bank bjb syariah in Bandung). The purpose of this study was to find out and analyze how the influence of mobile banking services (e-servqual) on customer loyalty, as well as the magnitude of the influence of e-servqual simultaneously and partially on the loyalty of customers of Bank bjb Syariah Bandung.

This study uses quantitative methods that are associative. Sampling is done by probability sampling method, with the number of respondents as many as 370 people. The data analysis technique used is multiple linear regression analysis.

Based on the results of simultaneous hypothesis testing, e-servqual has a significant effect on customer loyalty on Bank bjb Syariah Bandung. This is evidenced by $F_{count} > F_{table}$ ($2,193 > 2,035$) with a significance level of $0,034 < 0,05$. Based on the results of partial hypothesis testing (t test), it was found that the efficiency variable had the greatest effect on customer loyalty on Bank Syariah Bandung bjb, while the Responsiveness variable had the least effect on customer loyalty at Bank bjb Syariah Bandung. Based on the coefficient of determination it was found that e-servqual was able to explain customer loyalty by 79.3% and the remaining 20.7% was influenced by other factors not examined in this study.

The conclusion of this study is that e-servqual of Bank bjb Syariah Bandung has been included in the good category, but there are several items that need to be corrected such as the process of handling problems quickly.

Keywords: *E-servqual, customer loyalty, efficiency, reliability, privacy, fulfillment, responsiveness, compensation and contact.*