

ABSTRAK

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PENGARUH KUALITAS LAYANAN ELEKTRONIK DAN KUALITAS PEMULIHAN LAYANAN ELEKTRONIK MELALUI PERSEPSI NILAI TERHADAP NIAT LOYALITAS NASABAH BANK MANDIRI

(xiv + 124 halaman + lampiran)

Bank Mandiri mengalami kendala pada pertengahan 2019 yaitu mengalami *error* pada sistem yang terjadi karena perpindahan proses dari *core system* ke *back up system* yang dilakukan pada malam hari. Sebanyak 10% data nasabah Bank Mandiri mengalami *error* dengan berubahnya saldo rekening mereka, dan tidak dapat melakukan transaksi selama 2 sampai 3 jam. Walaupun mengalami kendala, Bank Mandiri tetap mampu mempertahankan kualitas mereka karena mereka dengan cepat mengatasi kendala tersebut dan semua kembali pada keadaan normal. Oleh karena itu, penelitian mengenai kualitas layanan elektronik dan kualitas pemulihan layanan elektronik terhadap niat loyalitas dengan persepsi nilai sebagai variabel mediasi pada nasabah Bank Mandiri perlu dilakukan. Teknik pengambilan sampel yang digunakan adalah *Non-Probability Purposive Sampling*, dengan responden sebanyak 103 melalui kuesioner elektronik. Pengolahan data dilakukan dengan metode *Partial Least Square-Structural Equation Modeling* (PLS-SEM) menggunakan program *SmartPLS*. Hasil penelitian menunjukkan bahwa kualitas layanan elektronik dan kualitas pemulihan layanan elektronik berpengaruh positif dan signifikan terhadap persepsi nilai. Kualitas layanan elektronik berpengaruh positif dan signifikan terhadap niat loyalitas, dan variabel mediasi yaitu persepsi nilai berpengaruh positif dan signifikan terhadap niat loyalitas. Persepsi nilai memediasi kualitas pemulihan layanan elektronik dengan niat loyalitas, tetapi persepsi nilai tidak memediasi kualitas layanan elektronik dengan niat loyalitas. Implikasi manajerial dari penelitian ini akan memberikan rekomendasi bagi Bank Mandiri dalam meningkatkan kualitas layanan elektronik dan kualitas pemulihan layanan elektronik dalam upaya meningkatkan niat nasabah untuk loyal kepada Bank Mandiri.

Referensi: (1936 - 2020)

Kata Kunci: Kualitas Layanan Elektronik; Kualitas Pemulihan Layanan Elektronik; Persepsi Nilai; Niat Loyalitas.

ABSTRACT

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INFLUENCE OF E-SERVICE QUALITY AND E-SERVICE RECOVERY QUALITY THROUGH PERCEIVED VALUE ON LOYALTY INTENTIONS OF BANK MANDIRI CUSTOMERS

(xiv + 124 pages + lampiran)

Bank Mandiri experienced problems in mid-2019, namely experiencing an error in the system that occurred due to the transfer of the process from the core system to the backup system which was carried out at night. As many as 10% of Bank Mandiri customer data experienced errors with changes in their account balances and were unable to make transactions for 2 to 3 hours. Despite the obstacles, Bank Mandiri was still able to maintain their quality because they quickly overcome these obstacles and everything returned to normal. Therefore, research on the quality of electronic services and the quality of electronic service recovery on loyalty intentions with perceived value as a mediating variable for Bank Mandiri customers is necessary. The sampling technique used was Non-Probability Purposive Sampling, with 103 respondents through an electronic questionnaire. Data processing was performed using the Partial Least Square-Structural Equation Modeling (PLS-SEM) method using the SmartPLS program. The results showed that the quality of electronic services and the quality of electronic service recovery had a positive and significant effect on perceived value. Electronic service quality has a positive and significant effect on loyalty intentions, and the mediating variable, namely perceived value, has a positive and significant effect on loyalty intentions. Perceived value mediates the quality of e-service recovery with loyalty intentions, but perceived value does not mediate e-service quality with loyalty intentions. The managerial implication of this research will provide recommendations for Bank Mandiri in improving the quality of electronic services and the quality of electronic service recovery to increase customer intention to be loyal to Bank Mandiri.

References: (1936-2020)

Keywords: E-Service Quality; E-Service Recovery Quality; Perceived Value; Loyalty Intentions.