

ABSTRAK

Perkembangan dari *mobile banking* di Indonesia kian meningkat setiap tahunnya. Hal ini juga turut memberikan dampak dimana persaingan dalam industri *mobile banking* menjadi semakin ketat. *BCA Mobile* adalah salah satu *mobile banking* yang beroperasi di Indonesia. Dengan meningkatnya persaingan ini maka *BCA Mobile* harus menjaga serta mempertahankan loyalitas pelanggan baik bagi para pengguna baik yang lama maupun pengguna yang baru.

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dari *perceived value, convenience, functional quality, service quality, brand trust, customer employee engagement, perceived risk, perceived usability, dan digital banking innovation* terhadap *customer loyalty* melalui *customer experience* dan *customer satisfaction*. Manfaat dari penelitian ini adalah untuk menambah wawasan khususnya untuk mengetahui seberapa besar pengaruh dari *customer experience* dan *customer satisfaction* sehingga dapat meningkatkan *customer loyalty* pada pengguna aplikasi *BCA Mobile* di Manado.

Penelitian ini merupakan penelitian yang bersifat kausal dengan menggunakan metode kuantitatif dan diolah dengan bantuan program statistik yaitu SPSS versi 22.0. Pengumpulan data dilakukan dengan penyebaran kuesioner menggunakan teknik *snowball sampling* kepada 182 responden dengan karakteristik responden yaitu pria dan wanita, berdomisili di Manado, dengan batasan usia 18 – 60 tahun, telah menjadi nasabah *BCA* dalam kurun waktu 1 tahun terakhir, telah melakukan *install* mandiri aplikasi *BCA Mobile* minimal 6 bulan terakhir, bertransaksi menggunakan aplikasi *BCA Mobile* lebih dari 3 kali dalam 6 bulan terakhir, dan pernah menghubungi *customer service* *BCA* dalam 6 bulan terakhir.

Kata Kunci: *Perceived Value, Convenience, Functional Quality, Service Quality, Brand Trust, Customer Employee Engagement, Perceived Risk, Perceived Usability, Digital Banking Innovation, Customer Experience, Customer Satisfaction, dan Customer Loyalty.*

ABSTRACT

The development of mobile banking in Indonesia is increasing every year. This also has an impact where competition in the mobile banking industry is becoming increasingly fierce. BCA Mobile is one of the mobile banking services operating in Indonesia. With this increasing competition, BCA Mobile must maintain and maintain customer loyalty for both old and new users.

The research aims to determine the effect of perceived value, convenience, functional quality, service quality, brand trust, customer employee engagement, perceived risk, perceived usability, and digital banking innovation on customer loyalty through customer experience and customer satisfaction. The benefit of this research is to add insight, especially to find out how big the influence of customer experience and customer satisfaction is so that it can increase customer loyalty to BCA Mobile application users in Manado.

This research is a causal research using quantitative methods and processed with the help of a statistical program, SPSS version 22.0. Data was collected by distributing questionnaires using the snowball sampling technique to 182 respondents with the characteristics of the respondents, male and female, domiciled in Manado, aged 18-60 years, have become BCA customers within the last 1 year, have independently installed the BCA application Mobile for at least the last 6 months, transact using the BCA Mobile application more than 3 times in the last 6 months, and have contacted BCA customer service in the last 6 months.

Keywords: *Perceived Value, Convenience, Functional Quality, Service Quality, Brand Trust, Customer Employee Engagement, Perceived Risk, Perceived Usability, Digital Banking Innovation, Customer Experience, Customer Satisfaction, and Customer Loyalty.*