

ABSTRAK

Seiring berjalannya waktu, industri perbankan terus berkembang mengikuti perubahan zaman dan teknologi. Orang-orang sudah mulai memanfaatkan dan menggunakan teknologi dengan benar, khususnya di industri perbankan yang mulai merambah ke jalur digital atau yang biasa disebut dengan Mobile Banking (M-Banking). *Mobile banking* merupakan layanan yang memungkinkan nasabah bank melakukan transaksi perbankan melalui ponsel atau *smartphone*. *Mobile banking* menawarkan kemudahan jika dibandingkan dengan *SMS banking* karena nasabah tidak perlu mengingat format pesan SMS yang akan dikirimkan ke bank dan juga nomor tujuan *SMS banking*.

Penelitian ini bertujuan untuk mengetahui bagaimana pengaruh *Reliability, Privacy and Security, Application Design, dan Customer Service and Support* terhadap *E-Satisfaction* dan *E-Satisfaction, Reliability, Privacy and Security, Application Design, dan Customer Service and Support* dalam membentuk *E-Loyalty* pada nasabah BNI *Mobile Banking* Manado. Manfaat yang diharapkan dari penelitian ini adalah memberikan kontribusi pada pengembangan teori dan penelitian pemasaran, serta bermanfaat bagi BNI *Mobile Banking* dalam menelaah pengaruh variabel *Reliability, Privacy and Security, Application Design, dan Customer Service and Support* terhadap *E-Satisfaction* dan *E-Satisfaction, Reliability, Privacy and Security, Application Design, dan Customer Service and Support* dalam membentuk *E-Loyalty*.

Penelitian ini merupakan penelitian dengan metode kuantitatif dengan pengolahan data menggunakan SPSS 22.0. Pengumpulan data dilakukan dengan penyebaran kuesioner kepada 105 responden dengan karakteristik responden pria dan wanita berumur 18-60 tahun, berdomisili di Manado, mempunyai aplikasi BNI *Mobile Banking*, pernah melakukan transaksi minimal 2 kali dalam kurun waktu 1 tahun di BNI *Mobile Banking*, pernah berinteraksi dengan *Customer Service* BNI, dan pernah menggunakan promo pada BNI *Mobile Banking*.

Hasil penelitian menunjukkan bahwa variabel yang memiliki pengaruh terbesar adalah variabel *E-Satisfaction* terhadap variabel *E-Loyalty* sebesar 0,314; kemudian variabel yang memiliki pengaruh terbesar kedua adalah variabel *Customer Service and Support* terhadap variabel *E-Satisfaction* sebesar 0,248; terbesar ketiga variabel *Application Design* terhadap variabel *E-Loyalty* sebesar 0,240; terbesar keempat *Application Design* terhadap variabel *E-Satisfaction* yang memiliki pengaruh sebesar 0,192; terbesar kelima variabel *Reliability* terhadap variabel *E-Satisfaction* sebesar 0,157; terbesar keenam variabel *Reliability* terhadap variabel *E-Loyalty* sebesar 0,089; terbesar ketujuh variabel *Privacy and Security* terhadap variabel *E-Satisfaction* sebesar 0,042; terbesar kedelapan *Privacy and Security* terhadap variabel *E-Loyalty* sebesar 0,023; dan terbesar kesembilan variabel *Customer Service and Support* terhadap variabel *E-Loyalty* sebesar 0,022.

Kata Kunci: *Reliability, Privacy and Security, Application Design, Customer Service and Support, E-Satisfaction, dan E-Loyalty*

ABSTRACT

Over time, the banking industry continues to develop following the changing times and technology. People have started to utilize and use technology properly, especially in the banking industry which has begun to explore digital channels or what is commonly called Mobile Banking (M-Banking). Mobile banking is a service that allows bank customers to conduct banking transactions via mobile phones or smartphones. Mobile banking offers convenience when compared to SMS banking because customers do not need to remember the format of the SMS message to be sent to the bank and also the SMS banking destination number.

This study aims to determine how the influence of Reliability, Privacy and Security, Application Design, dan Customer Service and Support on E-Satisfaction and E-Satisfaction, Reliability, Privacy and Security, Application Design, dan Customer Service and Support in forming E-Loyalty to BNI Mobile Banking Manado customers. The expected benefit from this research is to contribute to the development of marketing research and theory, and is useful for BNI Mobile Banking in examining the influence of the variables Reliability, Privacy and Security, Application Design, and Customer Service and Support on E-Satisfaction and E-Satisfaction, Reliability, Privacy and Security, Application Design, Customer Service and Support in forming E-Loyalty.

This research is a research with quantitative methods with data processing using SPSS 22.0. Data collection was carried out by distributing questionnaires to 105 respondents with the characteristics of male and female respondents aged 18-60 years, have the BNI Mobile Banking application, have made transactions at least 2 times within 1 year at BNI Mobile Banking, have interacted with BNI Customer Service, and have used promos on BNI Mobile Banking.

The results showed that the variables that had the greatest influence were the E-Satisfaction variable on the E-Loyalty variable of 0.314; then the variable that has the second biggest influence is the Customer Service and Support variable on the E-Satisfaction variable of 0.248; the third largest of the Application Design variables to the E-Loyalty variable is 0.240; the fourth largest Application Design on the E-Satisfaction variable which has an effect of 0.192; the fifth largest variable Reliability to the E-Satisfaction variable is 0.157; the sixth largest of the reliability variables on the E-Loyalty variable is 0.089; the largest of the seven Privacy and Security variables to the E-Satisfaction variable is 0.042; the eighth largest Privacy and Security on the E-Loyalty variable is 0.023; and the ninth largest variable of Customer Service and Support to the E-Loyalty variable is 0.022.

Keywords: *Reliability, Privacy and Security, Application Design, Customer Service and Support, E-Satisfaction, and E-Loyalty*