

ABSTRAK

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PENGARUH PRODUCT QUALITY, SERVICE QUALITY, ENVIRONMENT QUALITY, DAN PRODUCT ASSORTMENT TERHADAP CUSTOMER LOYALTY MELALUI CUSTOMER SATISFACTION PADA APLIKASI BCA MOBILE.

(xv + 148 halaman: 22 gambar; 48 tabel; 5 lampiran)

Penyebaran virus Covid-19 yang masih terus meningkat mengharuskan pemerintah Indonesia mengeluarkan kebijakan untuk pembatasan mobilitas demi kesembuhan bangsa ini. Pada akhirnya, aktivitas masyarakat di tempat umum menurun dan aktivitas masyarakat di dalam rumah meningkat. Hal tersebut menyebabkan peningkatan *traffic* penggunaan internet, termasuk transaksi digital. Perbankan menjadi salah satu industri yang juga berperan besar terhadap transaksi digital, salah satunya adalah Bank BCA yang telah menjadi bank swasta terbesar dan terpercaya di Indonesia sejak tahun 1957. Penelitian akan menggunakan enam variabel yaitu *product quality*, *service quality*, *environment quality*, *product assortment*, *customer satisfaction*, dan *customer loyalty* pada aplikasi BCA Mobile.

Penelitian ini menggunakan pendekatan kuantitatif dengan teknik analisis *Structural Equation Model* (SEM) dan *software* AMOS 22.0. Pengumpulan data pada penelitian ini menggunakan kuesioner *online* kepada 100 responden dengan karakteristik pria dan wanita berdomisili di Surabaya dan berusia 18-60 tahun yang pernah minimal tiga kali menggunakan aplikasi BCA Mobile dalam enam bulan terakhir.

Hasil penelitian ini menunjukkan bahwa *product quality* berpengaruh signifikan terhadap *customer satisfaction* dengan koefisien regresi sebesar 0,354 namun *product quality* tidak berpengaruh signifikan terhadap *customer loyalty* dengan koefisien regresi sebesar 0,059, *service quality* berpengaruh signifikan terhadap *customer satisfaction* dengan koefisien regresi sebesar 0,520 dan *service quality* juga berpengaruh signifikan terhadap *customer loyalty* dengan koefisien regresi sebesar 0,283, *environment quality* berpengaruh signifikan terhadap *customer satisfaction* dengan koefisien regresi sebesar 0,480 dan *environment quality* juga berpengaruh signifikan terhadap *customer loyalty* dengan koefisien regresi sebesar 0,287, *product assortment* tidak berpengaruh signifikan terhadap *customer satisfaction* dengan koefisien regresi sebesar 0,060 dan *product assortment* juga tidak berpengaruh signifikan terhadap *customer loyalty* dengan koefisien regresi sebesar 0,097, dan *customer satisfaction* berpengaruh signifikan terhadap *customer loyalty* dengan koefisien regresi sebesar 0,312.

Referensi: 56 (2012-2021).

ABSTRACT

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THE EFFECT OF PRODUCT QUALITY, SERVICE QUALITY, ENVIRONMENT QUALITY, AND PRODUCT ASSORTMENT ON CUSTOMER LOYALTY THROUGH CUSTOMER SATISFACTION OF BCA MOBILE APPLICATION.

(xv + 148 pages: 22 figures; 48 tables; 5 attachments)

The spread of the Covid-19 virus which is still increasing requires the Indonesian government to issue a policy to limit mobility for the sake of the nation's recovery. In the end, community activity in public places decreased and community activity in the house increased. This causes an increase in internet usage traffic, including digital transactions. Banking is one of the industries that also plays a major role in digital transactions, one of which is Bank BCA which has been the largest and most trusted private bank in Indonesia since 1957. The study will use six variables, namely product quality, service quality, environment quality, product assortment, customer satisfaction, and customer loyalty on the BCA Mobile application.

This study uses a quantitative approach with Structural Equation Model (SEM) analysis techniques and AMOS 22.0 software. Collecting data in this study using an online questionnaire to 100 respondents with the characteristics of men and women who live in Surabaya and aged 18-60 years who have used the BCA Mobile application at least three times in the last six months.

The results of this study indicate that product quality has a significant effect on customer satisfaction with a regression coefficient of 0.354 but product quality has no significant effect on customer loyalty with a regression coefficient of 0.059, service quality has a significant effect on customer satisfaction with a regression coefficient of 0.520 and service quality also has a significant effect on customer loyalty with a regression coefficient of 0.283, environment quality has a significant effect on customer satisfaction with a regression coefficient of 0.480 and environment quality also has a significant effect on customer loyalty with a regression coefficient of 0.287, product assortment has no significant effect on customer satisfaction with a regression coefficient of 0.060 and product assortment also has no significant effect on customer loyalty with a regression coefficient of 0.097, and customer satisfaction has an effect significant to customer loyalty with a regression coefficient of 0.312.

References: 56 (2012-2021).