

## ABSTRAK

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### **ANALISIS VARIABEL-VARIABEL YANG MEMENGARUHI *CUSTOMER EXPERIENCE*, *CUSTOMER SATISFACTION*, DAN PADA AKHIRNYA *CUSTOMER LOYALTY* PADAPENGGUNA APLIKASI *OCTO MOBILE* DI SURABAYA**

(XX + 148 halaman: 30 gambar; 29 tabel; 3 lampiran)

Perkembangan industri perbankan di Indonesia sampai saat ini dapat dikatakan cukup baik. Hal ini didukung dengan perkembangan teknologi informasi dan komunikasi yang pesat, salah satunya dipengaruhi oleh kemudahan dalam mengakses berbagai informasi terkini melalui teknologi canggih. Semakin berkembangnya teknologi informasi dan komunikasi menyebabkan banyak industri bertransformasi untuk menerapkan teknologi digital dalam kegiatan usahanya, salah satunya yaitu industri perbankan.

Tujuan dari penelitian ini adalah untuk mengetahui pengaruh dari *perceived value*, *convenience*, *functional quality*, *service quality*, *brand image*, *customer employee engagement*, *perceived risk*, *perceived usability*, dan *digital banking innovation* terhadap *customer loyalty* melalui *customer experience* dan *customer satisfaction*.

Penelitian menggunakan metode kuantitatif dan diolah menggunakan Teknik *snowball sampling* kepada 190 responden dengan karakteristik responden yaitu berjenis kelamin baik pria maupun wanita, bertempat tinggal di Surabaya, berusia 18-60 tahun, telah menjadi nasabah CIMB Niaga di Surabaya lebih dari 1 tahun terakhir, telah melakukan install mandiri *OCTO Mobile* di handphone Anda dalam 6 bulan terakhir, telah menggunakan aplikasi *OCTO Mobile* pribadi di ponsel anda minimal dalam 6 bulan, telah menggunakan aplikasi *OCTO Mobile* untuk bertransaksi lebih dari 3 kali dalam 6 bulan terakhir, pernah menghubungi customer service CIMB Niaga (*OCTO mobile*) dalam 6 bulan terakhir, dan telah mengikuti / mem-follow Instagram bank CIMB Niaga.

Hasil penelitian menunjukkan bahwa variabel *Convenience* dan *Functional Quality* tidak berpengaruh signifikan terhadap *Customer Experience* dengan koefisien regresi sebesar 0.059 dan 0.017; Variabel *Service Quality*, *Customer Employee Engagement*, *Perceived Usability*, *Digital Banking Innovation*, *Brand*, *Image*, *Perceived Risk*, dan *Perceived Value* berpengaruh signifikan terhadap *Customer Experience* dengan koefisien regresi 0.140, 0.136, 0.133, 0.132, 0.131, dan 0.124.

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

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(XX + 148 pages: 30 images; 29 tabel; 3 appendix)

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. *OCTO Mobile* is one of the mobile banking services operating in Indonesia. With this increasing competition, *OCTO Mobile* must 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 image*, *customer employee engagement*, *perceived risk*, *perceived usability*, and *digital banking innovation* on *customer loyalty* through *customer experience* and *customer satisfaction*.

This research is 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 190 respondents with the characteristics of the respondents, male and female, domiciled in Surabaya, aged 18-60 years, have become CIMB Niaga customers within the last 1 year, have independently installed the *OCTO Mobile* application for at least the last 6 months, transact using the *OCTO Mobile* application more than 3 times in the last 6 months, have contacted CIMB Niaga (*OCTO mobile*) customer service in the last 6 months, and has followed CIMB Niaga's instagram bank.

The results showed that the *Convenience* and *Functional Quality* variable has no significant effect on *Customer Experience* with a regression coefficient of 0.059 and 0.017; *Service Quality*, *Customer Employee Engagement*, *Perceived Usability*, *Digital Banking Innovation*, *Brand*, *Image*, *Perceived Risk*, and *Perceived Value* variable has significant effect on *Customer Experience* with a regression coefficient of 0.140, 0.136, 0.133, 0.132, 0.131, dan 0.124.

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