

## ABSTRAK

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### **ANTENSENDEN *CUSTOMER SATISFACTION* DAN DAMPAKNYA TERHADAP *CUSTOMER LOYALTY* MOBILE BANKING BCA DI INDONESIA (STUDI PADA GEN Z)**

(xii + 143 halaman; 2 gambar; 31 tabel)

Tujuan dari penelitian ini adalah mengetahui faktor apa saja yang berpengaruh terhadap *customer satisfaction* dan dampaknya terhadap loyalitas pengguna mobile banking di Indonesia. Target populasinya yaitu seluruh Generasi Z pengguna mobile banking BCA di Indonesia. Metode yang digunakan yaitu metode kuantitatif dengan teknik *purposive sampling*. Jumlah responden yang dihasilkan untuk dijadikan sampel penelitian, sebanyak 505. Selanjutnya data yang telah didapatkan, diolah dan dianalisis menggunakan *Partial Least Square-Structural Equation Modeling* dengan menggunakan Smart-PLS. Hasil penelitian menunjukkan dari 13 hipotesis yang dibentuk, terdapat 4 hipotesis tidak di dukung dan 9 hipotesis didukung. Dimana faktor yang secara positif mempengaruhi kepuasan pelanggan dalam penggunaan mobile banking BCA yaitu *expense*, *security*, *relative advantage*, *responsiveness*, dan *convenience* yang selanjutnya berpengaruh ke *customer loyalty*. Sedangkan faktor yang secara langsung berpengaruh positif terhadap loyalitas pelanggan dalam penggunaan mobile banking BCA yaitu *expense*, *security*, dan *convenience*. Faktor *perceived risk* tidak berpengaruh positif terhadap kepuasan dan loyalitas pelanggan dalam penggunaan mobile banking BCA khususnya untuk generasi Z.

**Kata kunci:** *Customer Satisfaction; Customer Loyalty; Perceived Risk; Expense, Security, Relative Advantage, Responsiveness, Convenience, Mobile Banking.*

Referensi: 183 (2014-2022)

## ABSTRACT

Nur Lelasari (01619210044)

### **ANTECEDENTS OF CUSTOMER SATISFACTION AND THEIR IMPACT ON CUSTOMER LOYALTY MOBILE BANKING BCA IN INDONESIA (STUDY ON GENERATION Z)**

*(xii + 143 pages; 2 figures; 31 tables)*

*The purpose of this study is to discover what factors influence customer satisfaction and how they affect the loyalty of mobile banking users in Indonesia. The target population is all Generation Z BCA mobile banking users in Indonesia. The method used is the quantitative method with the purposive sampling technique. The number of respondents who were generated to be used as research samples was 505. Furthermore, the data that had been obtained was processed and analyzed using partial least squares structural equation modeling using Smart-PLS. The results showed that of the 13 hypotheses formed, there were 4 hypotheses not supported and 9 hypotheses supported. The factors that positively influence customer satisfaction in using BCA mobile banking are cost, security, relative advantage, responsiveness, and convenience, which in turn affect customer loyalty. Meanwhile, the factors that directly have a positive effect on customer loyalty when using BCA mobile banking are expense, security, and convenience. The perceived risk factor does not have a positive effect on customer satisfaction and loyalty when using BCA mobile banking, especially for generation Z.*

**Keyword:** *Customer Satisfaction; Customer Loyalty; Perceived Risk; Expense, Security, Relative Advantage, Responsiveness, Convenience, Mobile Banking.*

References: 183 (2014-2022)