THE IMPACT OF SERVICE QUALITY, CUSTOMER SATISFACTION, WORD-OF-MOUTH, ON BRAND LOYALTY (THE CASE OF PT. BANK RAKYAT INDONESIA)

THESIS

Submitted as one of the requirements to obtain

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By

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ABSTRAK

Tujuan dari penelitian ini adalah untuk menganalisa pengaruh kualitas layanan terhadap kepuasan pelanggan, kualitas layanan terhadap loyalitas merek, kepuasan pelanggan terhadap loyalitas merek, dan loyalitas merek terhadap rekomendasi dari mulut ke mulut dalam penggunaan layanan perbankan di BRI. Data untuk penelitian ini dianalisis secara kuantitatif. Data kuantitatif dikumpulkan melalui kuesioner online yang diisi oleh 100 responden yang pernah menggunakan layanan dan fasilitas perbankan BRI. Metode kuantitatif, skala Likert tujuh poin digunakan sebagai alat ukur dan dianalisis menggunakan perangkat lunak Smart-PLS. Ini adalah penelitian pertama di mana peneliti membahas pemasaran dari mulut ke mulut, loyalitas merek, kepuasan pelanggan, dan kualitas layanan terhadap layanan perbankan BRI. Hasil penelitian mengonfirmasi adanya hubungan positif antara kualitas layanan dan kepuasan pelanggan, hubungan positif antara kualitas layanan dan rekomendasi mulut ke mulut, hubungan positif antara kepuasan pelanggan dan rekomendasi mulut ke mulut, hubungan positif antara kualitas layananan dan loyalitas merek, hubungan positif antara kepuasan pelanggan dan loyalitas merek, serta hubungan positif antara rekomendasi mulut ke mulut dan loyalitas merek. Secara teoritis, penelitian ini menawarkan wawasan tentang cara mengelola hubungan pelanggan secara strategis untuk mencapai pertumbuhan organik dan keunggulan kompetitif dalam industri perbankan. Secara praktis, penelitian ini berfokus pada kampanye pemasaran, pengalaman pelanggan yang dipersonalisasi, yang berkelanjutan dalam industri perbankan.

Kata kunci: kualitas layanan; kepuasan pelanggan; rekomendasi mulut ke mulut; loyalitas merek

ABSTRACT

The objective of the study is to analyze the relationship of service quality on customer satisfaction, service quality on word-of-mouth, customer satisfaction on word-of-mouth, service quality on brand loyalty, customer satisfaction on brand loyalty, and word-of-mouth on brand loyalty in using banking services at BRI. Data for this research was analyzed quantitatively. Quantitative data were collected through an online questionnaire. After that, it answered by 100 respondents who have ever used Bank Rakyat Indonesia's banking services. In the quantitative approach, a seven-point Likert scale is used as the measurement instrument and analyzed by Smart-PLS's software. This is the first study whereby the researcher deals with service quality, customer satisfaction, word-of-mouth, and brand loyalty toward Bank Rakyat Indonesia's banking services. Results confirm a positive relationship between service quality and customer satisfaction, a positive relationship between service quality and word-of-mouth, a positive relationship between customer satisfaction and word-of-mouth, a positive relationship between service quality and brand loyalty, a positive relationship between customer satisfaction and brand loyalty and a positive relationship between word-of-mouth and brand loyalty. Theoretically, this research offers insight into how to strategically manage customer relationships in a way that will bring organic growth and competitive advantage in the banking industry. Practically, the research focused on marketing campaigns, personalized customer experiences in the banking industry.

Keywords: service quality; customer satisfaction; word-of-mouth, brand loyalty

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ANALYSIS THE IMPACT OF SERVICE QUALITY, CUSTOMER SATISFACTION, BRAND LOYALTY, AND WORD-OF-MOUTH REGARDING THE UTILIZATION OF MOBILE BANKING SERVICES PROVIDED BY PT. BANK RAKYAT INDONESIA

Hello everyone,
My name is Erbon Gregorius Ndruru. I am a student majoring in Technology Management Study Program from President University. I am conducting a research entitled ***The Impact of Service Quality, Customer Satisfaction, Brand Loyalty toward Word of Mouth in utilization of Mobile Banking dan Facilities provided by Bank Rakyat Indonesia (BRI)*** *as the requirement to finish my thesis. I would like to invite you to participate by fulfilling this questionnaire as long as you have experienced using mobile banking application and facilities provided by BRI. It takes only 2 -3 minutes of your time to finish this questionnaire. Thank you very much for your help in advance*

Halo semuanya
Perkenalkan nama saya Erbon Gregorius Ndruru. Saya adalah seorang mahasiswa yang sedang menempuh studi di Program Studi Manajemen Teknologi di Universitas Presiden. Saya sedang melakukan penelitian dengan judul "The Impact of Service Quality, Customer Satisfaction, Brand Loyalty toward Word of Mouth in utilization of Mobile Banking dan Facilities provided by Bank Rakyat Indonesia (BRI)" sebagai syarat untuk menyelesaikan tesis saya. Saya ingin mengundang Anda untuk berpartisipasi dengan mengisi kuesioner ini, selama Anda pernah menggunakan aplikasi mobile banking dan fasilitas yang disediakan oleh BRI. Hanya membutuhkan waktu 2-3 menit untuk mengisi kuesioner ini. Terima kasih banyak atas bantuan Anda.

Salam hormat
Erbon Gregorius Ndruru

Are you using mobile banking or any facilities provied by Bank Rakyat Indonesia (BRI)? *
(Apakah kamu menggunakan aplikasi perbankan atau sejenisnya yang disediakan oleh bank BRI)?

- ○ Yes, I am using mobile banking or any facilities provided by Bank Rakyat Indonesia (Benar)
- ○ No, I am not using mobile banking or any facilities provided by Bank Rakyat Indonesia (Salah)

Respondent Profile **(Profil Responden)**

Please fill in your data correctly (Mohon isi data diri anda dengan benar)

Gender (Jenis Kelamin) *

- Male (Laki-laki)
- Female (Perempuan)

Age (Usia) *

- 20 - 25 years old (20 -25 tahun)
- 26 - 30 years old (26 - 30 tahun)
- 31 - 35 years old (31 - 35 tahun)
- 36 - 40 years old (36 - 40 tahun)

***Service Quality* (Kualitas Pelayanan)**

Independent variable

The service provided by BRI is dependable and accurate (Layanan yang diberikan oleh BRI dapat diandalkan dan akurat) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly agree (Sangat setuju)

Employees of BRI are always willing to help me (Karyawan BRI selalu bersedia membantu saya) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly agree (Sangat setuju)

The service of this bank meets my expectations (Pelayanan dari bank ini memenuhi harapan saya) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly Agree (Sangat setuju)

***Brand Loyalty* (Kesetiaan terhadap merek)**

Mediating variable

I intend to continue using BRI banking services (Saya bermaksud untuk terus menggunakan layanan perbankan BRI) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly Agree (Sangat setuju)

I will continue to use BRI for all future transactions (Saya akan terus menggunakan BRI untuk semua transaksi di masa depan) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly Agree (Sangat setuju)

I will recommend BRI to others (Saya akan merekomendasikan BRI kepada orang lain) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly Agree (Sangat setuju)

I will suggest this bank to other customers (Saya akan merekomendasikan bank ini kepada pelanggan lain) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly Agree (Sangat setuju)

I intend to keep using this bank (Saya bermaksud untuk terus menggunakan bank ini) *

	1	2	3	4	5	6	7	
Strongly disagree (Sangat tidak setuju)	○	○	○	○	○	○	○	Strongly Agree (Sangat setuju)