

**ANALISIS LOYALITAS NASABAH BERBASIS ELEKTRONIK PADA
BANK NEGARA PENYELENGGARA LAKU PANDAI
DI DKI JAKARTA DAN JAWA BARAT**

***E-LOYALTY CUSTOMER ANALYSIS AT STATE
BRANCHLESS BANKING IN DKI JAKARTA
AND WEST JAVA***

DISERTASI

**Diajukan untuk memenuhi sebagian syarat untuk memperoleh
Gelar Doktor Manajemen Konsentrasi Manajemen Pemasaran**



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2019**

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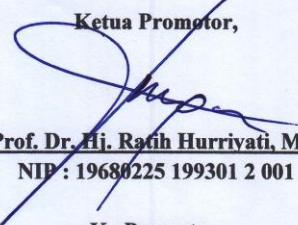
LEMBAR PENGESAHAN

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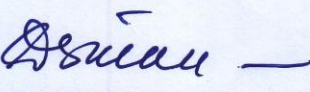
***E-LOYALTY CUSTOMER ANALYSIS AT STATE
BRANCHLESS BANKING IN DKI JAKARTA
AND WEST JAVA***

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ABSTRAK

Dedy Ansari Harahap (1602659) “Analisis Loyalitas Nasabah Berbasis Elektronik Pada Bank Negara Penyelenggara Laku Pandai di DKI Jakarta dan Jawa Barat”. Disertasi Doktor Ilmu Manajemen Sekolah Pascasarjana Universitas Pendidikan Indonesia, dibawah bimbingan Prof. Dr. Hj. Ratih Hurriyati, M.P., Prof. Dr. H. Disman, M.S., Dr. Vanessa Gaffar, SE, Ak., MBA.

Persaingan jasa perbankan seperti halnya *branchless banking*, penggunaan sarana teknologi dan/atau melibatkan jasa pihak ketiga terutama untuk melayani masyarakat yang belum terlayani jasa keuangan/*unbanked*, memiliki potensi besar untuk memperluas distribusi layanan keuangan kepada masyarakat. Model pemasaran jasa (*service marketing*), pemasaran relasional (*relationship marketing*) dan pemasaran digital (*digital marketing*) perlu dilakukan kajian secara bersamaan melalui pendekatan manajemen pemasaran jasa perbankan untuk mendapatkan *e-loyalty*. Tujuan penelitian ini adalah untuk mendapatkan model *e-loyalty* nasabah pada bank negara penyelenggara *branchless banking* sebagai strategi pemasaran jasa perbankan khususnya *branchless banking* di DKI Jakarta dan Jawa Barat. Desain penelitian menggunakan pendekatan *explanatory survey*. Survey dilakukan pada nasabah pada bank negara penyelenggara *branchless banking* di DKI Jakarta dan Jawa Barat. Jumlah responden sebanyak 406 orang nasabah yang diambil dengan *multistage random sampling*. Analisis data dilakukan dengan pendekatan *structural equation modeling (SEM)* dan program LISREL. Hasil penelitian menunjukkan bahwa model *e-loyalty* nasabah pada bank negara penyelenggara *branchless banking* perlu mempertimbangkan berbagai faktor secara keseluruhan dalam pemasaran jasa dalam pengelolaan bank pada bank negara penyelenggara *branchless banking* dalam konteks pemasaran jasa (*service marketing*) dengan meningkatkan citra bank (*corporate image*), menciptakan hubungan yang lebih luas melalui pemasaran relasional (*relationship marketing*), meningkatkan *e-satisfaction* yang berdampak pada *e-wom* serta pemasaran digital (*digital marketing*) dengan penggunaan internet dan penggunaan teknologi interaktif yang melibatkan penerapan teknologi digital yaitu ; *web, e-mail, database, mobile/wireless* dan lainnya. Hal ini dapat meningkatkan *e-service quality, e-trust, e-satisfaction, e-wom* dan terciptanya *e-loyalty* bagi nasabah secara konsisten dan terus menerus dengan mengembangkan model *e-loyalty*. Secara umum bagi perbankan dan khususnya pada bank penyelenggara *branchless banking* diharapkan mampu melaksanakan strategi kompetitif dan inovatif menjawab tantangan era digitalisasi, di mana globalisasi dan evolusi cepat teknologi digital revolusi industri 4.0.

Kata Kunci : *e-service quality, corporate image, e-trust, e-wom, e-satisfaction, e-loyalty, branchless banking.*

ABSTRACT

Dedy Ansari Harahap (1602659) "*E-Loyalty Customer Analysis at State Branchless Banking in DKI Jakarta and West Java*". The dissertation of the Doctor of Management Science at the Graduate School of the Universitas Pendidikan Indonesia, under the guidance of Prof. Dr. Hj. Ratih Hurriyati, M.P., Prof. Dr. H. Disman, M.Sc., Dr. Vanessa Gaffar, SE, Ak., MBA.

Competition in banking services, such as branchless banking, use of technology facilities and/or involving third party services, especially to serve unbanked, has a great potential to expand the distribution of financial services to public. The model of service marketing, relational marketing and digital marketing need to be studied simultaneously through the marketing management approach of banking services to get e-loyalty. The purpose of this study is to obtain customer e-loyalty models in the state banks of branchless banking as a marketing strategy for banking services, especially branchless banking in DKI Jakarta and West Java. The research design uses an explanatory survey approach. The survey was carried out on customers at the state branchless banking in DKI Jakarta and West Java. The number of respondents were 406 customers obtained by multistage random sampling. Data analysis was performed using the structural equation modeling (SEM) approach and the LISREL program. The results showed that the e-loyalty model of customers at state banks implementing branchless banking needs to consider various overall factors in marketing services in managing banks at state banks implementing branchless banking in the context of service marketing by enhancing the image of banks, creating broader relationships through relational marketing, increasing e-satisfaction that has an impact on e-wom and digital marketing with the use of the internet and the use of interactive technologies that involve the application of digital technology namely; web, e-mail, database, mobile/wireless and others. This can increase e-service quality, e-trust, e-satisfaction, e-wom and the creation of e-loyalty for customers consistently and continuously by developing e-loyalty models. In general, banks and especially branchless banking providers are expected to be able to implement competitive and innovative strategies to answer the challenges of the digitalization era, where globalization and the rapid evolution of digital technology, industrial revolution 4.0.

Keywords: *e-service quality, corporate image, e-trust, e-wom, e-satisfaction, e-loyalty, branchless banking.*

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