

**PENGARUH *E-SERVICE QUALITY* TERHADAP *E-LOYALTY***  
**(Survei pada Nasabah *Mobile Banking* Mandiri di Indonesia )**

**SKRIPSI**

**Diajukan untuk Memenuhi Salah Satu Syarat Menempuh Ujian Sidang  
Sarjana Program Studi Pendidikan Bisnis**



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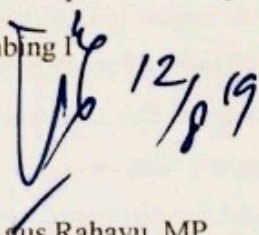
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**(Survei pada Nasabah *Mobile Banking* Mandiri di Indonesia )**

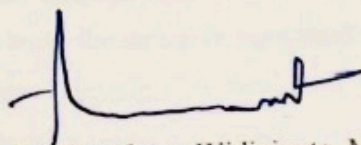
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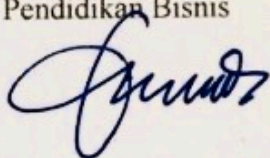
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## ABSTRACT

Auliana Destiana Wahyu (1500896), *"The effect of e-service quality on e-loyalty (Survey of Mandiri mobile banking customers in Indonesia)."* Under Prof. Dr. H. Agus Rahayu, MP and Drs. Bambang Widjajanta, M.M

*The development of communication technology in Indonesia has an impact on consumer attitudes towards products / services that change traditional consumer behavior to online consumer behavior called e-loyalty. Quality of online services in marketing can influence consumer behavior on online services as a positive attitude towards customers of electronic business. Solutions that can be done by banking companies in Indonesia in order to increase e-loyalty by increasing e-service quality. This study aims to find the effect of e-service quality on e-loyalty. The type of research used is descriptive and verification. The sampling technique used in this study was non-probability sampling using a purposive method. The data analysis technique used is path analysis with SPSS 22.0 for Windows. The findings of this study indicate that the e-service quality in the category is quite good, the description of e-loyalty in the medium category. The e-service quality variable that has the highest score on e-loyalty is the privacy dimension, while the variable that has the lowest score is fulfillment. Dimensions that have an influence on e-loyalty are efficiency, system availability and privacy. Based on the results of this study, it is suggested in e-service quality companies to increase fulfillment in order to increase e-loyalty. It is hoped that e-service quality can be further considered by companies in the banking industry in increasing corporate e-loyalty.*

***Keyword Mobile Banking, E-Service Quality, Efficiency, Fulfillment, System Availability, Privacy, E-Loyalty***

## ABSTRAK

Auliana Destiana Wahyu (1500896), “**Pengaruh *E-Service Quality* Terhadap *E-Loyalty* (Survei Pada Nasabah *Mobile Banking* Mandiri di Indonesia )**” Di bawah bimbingan Prof. Dr. H. Agus Rahayu, MP dan Drs. Bambang Widjajanta, M.M

Perkembangan teknologi komunikasi di Indonesia membawa dampak pada sikap konsumen terhadap produk/jasa yang merubah perilaku konsumen tradisional ke perilaku konsumen *online* yang disebut dengan *e-loyalty*. Kualitas layanan *online* dalam pemasaran dapat mempengaruhi perilaku konsumen pada layanan *online* sebagai sikap positif pelanggan terhadap bisnis elektronik. Solusi yang dapat dilakukan oleh perusahaan perbankan di Indonesia agar dapat meningkatkan *e-loyalty* dengan meningkatkan *e-service quality*. Penelitian ini bertujuan untuk memperoleh temuan pengaruh *e-service quality* terhadap *e-loyalty*. Jenis penelitian yang digunakan adalah deskriptif dan verifikatif. Teknik pengambilan sampel yang digunakan dalam penelitian ini adalah *non-probability sampling* dengan menggunakan metode *purposive*. Teknik analisis data yang digunakan adalah analisis jalur dengan alat bantu program SPSS 22.0 for Windows. Hasil temuan penelitian ini menunjukkan bahwa gambaran *e-service quality* dalam kategori cukup baik, gambaran *e-loyalty* dalam kategori sedang. variabel *e-service quality* yang memiliki skor tertinggi terhadap *e-loyalty* adalah dimensi *privacy*, sedangkan variabel yang memiliki skor terendah adalah *fulfillment*. Dimensi yang memiliki pengaruh terhadap *e-loyalty* adalah *efficiency*, *system availability* dan *privacy*. Berdasarkan hasil penelitian ini, disarankan dalam *e-service quality* perusahaan untuk meningkatkan *fulfillment* guna meningkatkan *e-loyalty*. Sehingga diharapkan *e-service quality* dapat diperhatikan lebih lanjut oleh perusahaan di industri perbankan dalam meningkatkan *e-loyalty* perusahaan.

**Kata Kunci:** *Mobile Banking, E-Service Quality, Efficiency, Fulfillment, System Availability, Privacy, E-Loyalty*

## DAFTAR ISI

<b>ABSTRACT</b> .....	i
<b>ABSTRAK</b> .....	ii
<b>KATA PENGANTAR</b> .....	ii
<b>UCAPAN TERIMA KASIH</b> .....	<b>Error! Bookmark not defined.</b>
<b>DAFTAR TABEL</b> .....	<b>Error! Bookmark not defined.</b>
<b>DAFTAR GAMBAR</b> .....	<b>Error! Bookmark not defined.</b>
<b>BAB I PENDAHULUAN</b> .....	<b>Error! Bookmark not defined.</b>
1.1 Latar Belakang Penelitian .....	<b>Error! Bookmark not defined.</b>
1.2 Identifikasi Masalah .....	<b>Error! Bookmark not defined.</b>
1.3 Rumusan Masalah .....	<b>Error! Bookmark not defined.</b>
1.4 Tujuan Penelitian .....	<b>Error! Bookmark not defined.</b>
1.5 Kegunaan Penelitian.....	<b>Error! Bookmark not defined.</b>
<b>BAB II KAJIAN PUSTAKA, KERANGKA PEMIKIRAN DAN HIPOTESIS</b> .....	<b>Error! Bookmark not defined.</b>
2.1 Kajian Pustaka.....	<b>Error! Bookmark not defined.</b>
2.1.1 Konsep <i>E-Service Quality</i> .....	<b>Error! Bookmark not defined.</b>
2.1.1.1 <i>E-Service Quality</i> Dalam <i>Service Marketing Mix</i> .....	<b>Error! Bookmark not defined.</b>
<b>Bookmark not defined.</b>	
2.1.2 Konsep <i>E-Loyalty</i> .....	<b>Error! Bookmark not defined.</b>
2.1.2.1 <i>E-Loyalty</i> Dalam <i>Service Marketing</i> .....	<b>Error! Bookmark not defined.</b>
<b>defined.</b>	
2.2 Penelitian Terdahulu .....	<b>Error! Bookmark not defined.</b>
2.3 Kerangka Pemikiran.....	<b>Error! Bookmark not defined.</b>
2.4 Hipotesis.....	<b>Error! Bookmark not defined.</b>
<b>BAB III OBJEK DAN METODE PENELITIAN</b> .....	<b>Error! Bookmark not defined.</b>
3.1 Objek Penelitian .....	<b>Error! Bookmark not defined.</b>
3.2 Metodologi Penelitian .....	<b>Error! Bookmark not defined.</b>
3.2.1 Jenis Penelitian yang Digunakan.....	<b>Error! Bookmark not defined.</b>
3.2.2 Metode Penelitian yang Digunakan .....	<b>Error! Bookmark not defined.</b>
<b>defined.</b>	
3.2.3 Operasionalisasi Variabel .....	<b>Error! Bookmark not defined.</b>
3.2.4 Jenis dan Sumber Data.....	<b>Error! Bookmark not defined.</b>
3.2.5 Populasi, Sampel dan Teknik Sampel.....	<b>Error! Bookmark not defined.</b>
<b>defined.</b>	
3.2.5.1 Populasi.....	<b>Error! Bookmark not defined.</b>
3.2.5.2 Sampel .....	<b>Error! Bookmark not defined.</b>
3.3 Teknik Penarikan Sampel .....	<b>Error! Bookmark not defined.</b>
3.4 Teknik Pengumpulan Data.....	<b>Error! Bookmark not defined.</b>
3.5 Pengujian validitas dan Reliabilitas .....	<b>Error! Bookmark not defined.</b>
3.5.1 Rancangan Pengujian Validitas .....	<b>Error! Bookmark not defined.</b>
3.5.2 Hasil Pengujian Validitas.....	<b>Error! Bookmark not defined.</b>
3.5.3 Rancangan Pengujian Realiabilitas.....	<b>Error! Bookmark not defined.</b>
<b>defined.</b>	
3.5.4 Hasil Pengujian Reliabilitas .....	<b>Error! Bookmark not defined.</b>
3.6 Rancangan Analisis Data .....	<b>Error! Bookmark not defined.</b>
3.6.1 Rancangan Analisis Data Deskriptif.....	<b>Error! Bookmark not defined.</b>
<b>defined.</b>	

3.6.2 Analisis Data Verifikatif Menggunakan Analisis Jalur ( <i>Path Analysis</i> ) .....	<b>Error! Bookmark not defined.</b>
<b>BAB IV HASIL PENELITIAN DAN PEMBAHASAN .....</b>	<b>Error! Bookmark not defined.</b>
4.1 Profil Perusahaan dan Karakteristik Pelanggan <i>mobile banking</i> Mandiri	<b>Error! Bookmark not defined.</b>
4.1.1 Profil Perusahaan .....	<b>Error! Bookmark not defined.</b>
4.1.1.1 Sejarah Singkat .....	<b>Error! Bookmark not defined.</b>
4.1.1.2 Produk Tersedia .....	<b>Error! Bookmark not defined.</b>
4.2 Profil Nasabah Mobile Banking Mandiri di Indonesia .....	<b>Error! Bookmark not defined.</b>
4.2.1 Karakteristik Nasabah Berdasarkan Jenis Kelamin .....	<b>Error! Bookmark not defined.</b>
4.2.2 Karakteristik Nasabah Berdasarkan Usia..	<b>Error! Bookmark not defined.</b>
4.2.3 Karakteristik Nasabah Berdasarkan Pendidikan Terakhir .	<b>Error! Bookmark not defined.</b>
4.2.4 Karakteristik Nasabah Berdasarkan Status Pernikahan .....	<b>Error! Bookmark not defined.</b>
4.2.5 Karakteristik Nasabah Berdasarkan Pekerjaan	<b>Error! Bookmark not defined.</b>
4.2.6 Karakteristik Nasabah Berdasarkan Penghasilan/Uang Saku Per Bulan.....	<b>Error! Bookmark not defined.</b>
4.2.7 Pengalaman Nasabah Mobile Banking Mandiri .....	<b>Error! Bookmark not defined.</b>
4.2.7.1 . Pengalaman Nasabah Berdasarkan Jangka Waktu Penggunaan <i>Mobile Banking</i> Mandiri.....	<b>Error! Bookmark not defined.</b>
4.2.7.2 Pengalaman Nasabah Berdasarkan Alasan Menggunakan <i>Mobile Banking</i> Mandiri.....	<b>Error! Bookmark not defined.</b>
4.2.7.3 Pengalaman Nasabah Berdasarkan Penggunaan E-Banking Lain.....	<b>Error! Bookmark not defined.</b>
4.3 Hasil Pengujian Deskriptif .....	<b>Error! Bookmark not defined.</b>
4.3.1 Tanggapan Responden mengenai <i>E-Service Quality</i> pada Nasabah <i>Mobile Banking</i> Mandiri....	<b>Error! Bookmark not defined.</b>
4.3.3.1 Tanggapan Responden terhadap Dimensi <i>effeciency</i> .....	<b>Error! Bookmark not defined.</b>
4.3.3.2 Tanggapan Responden terhadap Dimensi <i>Fulfilment</i> .....	<b>Error! Bookmark not defined.</b>
4.3.3.3 Tanggapan Responden terhadap Dimensi <i>System Availability</i> .....	<b>Error! Bookmark not defined.</b>
4.3.3.4 Tanggapan Responden terhadap Dimensi <i>Privacy</i> .....	<b>Error! Bookmark not defined.</b>
4.3.3.5 Rekapitulasi Tanggapan Responden mengenai Variabel <i>Relationship Quality</i> .....	<b>Error! Bookmark not defined.</b>
4.3.2 Tanggapan Responden mengenai <i>E-Loyalty</i> pada .....	<b>Error! Bookmark not defined.</b>
4.3.2.1 .....	<b>Error! Bookmark not defined.</b>
4.3.2.1 .....	<b>Error! Bookmark not defined.</b>

4.3.2.2	Tanggapan Responden terhadap Dimensi <i>favoritism</i> .....	<b>Error! Bookmark not defined.</b>
4.3.2.3	Tanggapan Responden terhadap Dimensi <i>the sense of goodwill toward a product/service/brand</i> .....	<b>Error! Bookmark not defined.</b>
4.3.2.4	..... Tanggapan Responden terhadap Dimensi <i>Positive Word of Mouth (WOM)</i> .....	<b>Error! Bookmark not defined.</b>
4.3.2.5	... Tanggapan Responden terhadap Dimensi <i>Repeated Purchase Behavior</i> .....	<b>Error! Bookmark not defined.</b>
4.3.2.6	Rekapitulasi Tanggapan Responden mengenai <i>E-Loyalty</i> pada Nasabah <i>Mobile Banking</i> Mandiri....	<b>Error! Bookmark not defined.</b>
4.4	Pengaruh <i>E-Service Quality</i> Terhadap <i>E-Loyalty</i> .....	<b>Error! Bookmark not defined.</b>
4.4.1	Pengujian Asumsi Analisis Jalur	<b>Error! Bookmark not defined.</b>
4.4.2	Pengujian Secara Silmultan .....	<b>Error! Bookmark not defined.</b>
4.4.3	Pengujian Secara Parsial .....	<b>Error! Bookmark not defined.</b>
4.4.4	Pengujian Koefisien Jalur dan Koefisien Korelasi .....	<b>Error! Bookmark not defined.</b>
4.4.5	Koefisien Determinasi Total ( $R^2$ ) .....	<b>Error! Bookmark not defined.</b>
4.4.6	Pengaruh Langsung dan Tidak Langsung.	<b>Error! Bookmark not defined.</b>
4.5	Pembahasan Hasil Penelitian .....	<b>Error! Bookmark not defined.</b>
4.5.4	Pembahasan <i>E-Service Quality</i> ..	<b>Error! Bookmark not defined.</b>
4.5.5	Pembahasan <i>E-Loyalty</i> .....	<b>Error! Bookmark not defined.</b>
4.5.6	Pembahasan Pengaruh <i>E-Service Quality</i> terhadap <i>E-Loyalty</i> .....	<b>Error! Bookmark not defined.</b>
4.6	Implikasi Hasil Penelitian .....	<b>Error! Bookmark not defined.</b>
4.6.4	Temuan Penelitian Bersifat Teoritis .....	<b>Error! Bookmark not defined.</b>
4.6.5	Temuan Penelitian Bersifat Empiris .....	<b>Error! Bookmark not defined.</b>
4.6.6	Implikasi Hasil Penelitian <i>E-Service Quality</i> terhadap <i>E-Loyalty</i> pada Program Studi Pendidikan Bisnis .....	<b>Error! Bookmark not defined.</b>
<b>BAB V KESIMPULAN DAN REKOMENDASI.</b>		<b>Error! Bookmark not defined.</b>
5.1	Kesimpulan .....	<b>Error! Bookmark not defined.</b>
5.2	Rekomendasi .....	<b>Error! Bookmark not defined.</b>



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