

INTISARI

Penelitian ini bertujuan untuk mengetahui pengaruh *Usability*, *Customer Satisfaction*, *Customer Service* dan *Trust* terhadap *Loyalty* pengguna *mobile banking* di Surabaya.

Data yang digunakan dalam penelitian adalah data primer yang didapat dari kuesioner. Responden pada studi ini adalah 200 responden yang berdomisili di Surabaya yang menggunakan fasilitas *mobile banking* BCA, BNI atau Bank Mandiri dalam 6 bulan terakhir. Pengolahan data dilakukan dengan menggunakan SPSS 18 *for Windows* dan Amos Graphics 21 *for Windows*. Teknik pengambilan sampel yang digunakan adalah *non probability sampling* dengan jenis *purposive sampling*.

Hasil penelitian ini menunjukkan bahwa terdapat pengaruh positif *Usability*, *Customer Satisfaction*, *Customer Service* dan *Trust* terhadap *Loyalty*.

Kata kunci: *Trust*, *Customer Satisfaction*, *Customer Service*, *Trust*, *Loyalty*, *Mobile Banking*.



ABSTRACT

The purpose of this research is to analyze the effect of Usability, Customer Satisfaction, Customer Service and Trust towards Loyalty of Mobile Banking user in Surabaya.

The data that used in this researach are primary data that obtained from questionnaires. Respondent in this study are 200 respondents who live in Surabaya that are using mobile banking facility from BCA, BNI or Bank Mandiri for the past 6 months. Data processing was conducted using SPSS 18 for Windows and Amos Graphic 21 for Windows. The sampling technique that used is non-probability sampling with purposive sampling type.

The result of this research shows that there is a positive effect between usability, customer satisfaction, customer service and trust towards loyalty.

Keywords: *Trust, Customer Satisfaction, Customer Service, Trust, Loyalty, Mobile Banking.*

