

INTISARI

Penelitian ini bertujuan untuk menguji *internet banking service quality* BCA dan pengaruhnya terhadap *e-customer satisfaction* dan *e-customer loyalty* nasabah kota Surabaya.

Jumlah kuesioner dalam penelitian ini dibagikan kepada 150 responden yang menggunakan layanan internet banking BCA di kota Surabaya. Data diperoleh secara *online* dari responden yang memenuhi karakteristik populasi yang telah ditentukan. Teknik pengambilan sampel menggunakan *non-probability sampling*. Pengolahan data penelitian ini menggunakan *Structural Equation Modelling* (SEM) dengan program *Statistical Package for Social Science* (SPSS) dan AMOS

Hasil penelitian ini menunjukkan dari keempat dimensi (*personal need*, *site organization*, *user friendliness* dan *efficiency of website*) dari dimensi yang berbeda. Hasil menunjukkan kualitas internet banking yang terdiri dari empat dimensi menunjukkan realibilitas yang sesuai dan setiap dimensi mempunyai hubungan yang signifikan dan positif terhadap kualitas layanan internet banking. *User Friendliness* menjadi aspek penting dalam kualitas layanan internet banking. Hasil temuan ini menunjukkan hubungan antara kualitas internet banking, *e-kepuasan* nasabah dan *e-loyalitas* nasabah positif dan signifikan.

Kata kunci : *E-customer satisfaction*, *E-customer loyalty*, *E-service quality*, *Internet banking service quality*

ABSTRACT

The purpose of this paper is to examine the internet banking service quality BCA and its implication on e-customer satisfaction and e-customer loyalty BCA customer at Surabaya.

A total of 150 questionnaires were distributed for internet banking BCA customers in Surabaya. Data are obtained online from respondent who meet specified population characteristics. The sampling technique uses non-probability sampling. This research data processing using Structural Equation Modelling (SEM) with Statistical Package for Social Sciences program (SPSS) and AMOS.

The result confirmed that the all four dimensions (personal need, site organization, user friendliness, and efficiency of website) are distinct construct. The result also indicated that internet banking service quality consisting of four dimensions has appropriate reliability and each dimensions has a positive and significant relationship with internet banking service quality. User friendliness is the important aspect of internet banking service quality. The finding found that the relationship between internet banking service quality, e-customer satisfaction and e-customer loyalty are positive and significant relationship.

Keywords : E-customer satisfaction, E-customer loyalty, E-service quality, Internet banking service quality