

PENGARUH *SERVICE QUALITY* TERHADAP *CUSTOMER SATISFACTION*
PADA *MOBILE BANKING* BCA DI SURABAYA

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ABSTRAK

Penelitian ini bertujuan untuk mengetahui dan menganalisis pengaruh *tangibility*, *responsiveness*, *reliability*, *assurance*, *empathy* terhadap *Customer Satisfaction* pada *Mobile Banking* BCA di Surabaya. Penelitian ini menggunakan pendekatan kuantitatif dengan menggunakan kuesioner. Metode pengolahan data yang digunakan adalah *Structural Equation Model* (SEM). Karakteristik responden yang dalam penelitian ini adalah pengguna bank BCA dalam 1 tahun terakhir, pernah melakukan transaksi menggunakan m-banking BCA minimal 2 kali dalam 1 bulan, berdomisili di Surabaya, dan jenjang pendidikan terakhir yang minimal SMA/SMK. Penelitian ini menemukan bahwa *tangibility*, *responsiveness*, *reliability*, *assurance*, *empathy* berpengaruh positif signifikan terhadap *Customer Satisfaction* pada bank BCA di Surabaya.

Kata Kunci: *Tangibility*, *responsiveness*, *reliability*, *assurance*, dan *empathy*

*THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION OF
MOBILE BANKING IN SURABAYA*

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ABSTRACT

This study aims to determine and analyze the effect of tangibility, responsiveness, reliability, assurance, empathy on Customer Satisfaction on Mobile Banking BCA in Surabaya. This study uses a quantitative approach by using a questionnaire. The data processing method used is the Structural Equation Model (SEM). The characteristics of the respondents in this study were BCA bank users in the last 1 year, had made transactions using BCA m-banking at least 2 times in 1 month, domiciled in Surabaya, and the last education level was at least SMA/SMK. This study found that tangibility, responsiveness, reliability, assurance, empathy had a significant positive effect on Customer Satisfaction at BCA bank in Surabaya.

Key words: tangibility, responsiveness, reliability, assurance, and empathy