

Faktor-faktor penentu Customer Experience dan pengaruhnya terhadap Customer Experience Satisfaction dan Customer Emotion Satisfaction dikaitkan dengan Relationship Quality dan Customer Loyalty di industri perbankan = Determinants of Customer Experience and its influence on Customer Experience Satisfaction and Customer Emotion Satisfaction associated with Relationship Quality and Customer Loyalty in the banking industry / M Farid Nuranshory

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Abstrak

ABSTRAK

Tingkat persaingan perbankan di Indonesia dalam meningkatkan service delivery terlihat sangat ketat, setiap bank berupaya untuk menjadi nomor satu dalam memberikan layanan prima (service excellence) kepada nasabahnya. Disisi lain saat ini nasabah semakin canggih (sophisticated) dan sangat menuntut (demanding), sehingga mereka tidak hanya mencari harga yang kompetitif dan layanan yang baik saja, namun mereka menginginkan experience yang mengesankan ketika berinteraksi dengan produk maupun layanan yang diberikan. Hal ini menyebabkan bank harus berpikir ulang mengenai dirinya agar dapat berkompetisi secara efektif dan mendiferensiasi dirinya di pasar dengan mengetahui bagaimana nasabah mereka mengalami layanan yang mereka berikan. Disamping itu bank harus dapat memahami faktor-faktor yang mempengaruhi customer experience dalam ber-bank (bank customer experience), komitmen serta loyalitas mereka terhadap bank yang digunakan. Penelitian ini merujuk pada konseptual model customer experience dibangun oleh Vehoeft et al (2009), model ini terdiri dari beberapa elemen yang membentuk customer experience, yaitu social environment, service interface, atmosphere, price, brand, electronic channel dan past experience. Penelitian dilakukan terhadap nasabah empat bank besar di Jabodetabek dimana dalam 1 bulan terakhir melakukan interaksi/transaksi perbankan baik melalui walk-in channel atau e-channel, dari hasil penelitian ini didapat bahwa faktor service quality menjadi faktor yang berkorelasi paling kuat, baik terhadap customer experience satisfaction maupun customer emotion satisfaction, namun demikian tidak hanya service quality saja yang berkorelasi terhadap customer experience, terdapat faktor-faktor lain yang juga berkorelasi yaitu brand, bank atmosphere, environment influence dan e-channel serta past experience. Penelitian ini memberikan hasil bahwa customer experience memiliki pengaruh kepada customer experience satisfaction demikian halnya dengan customer emotion satisfaction. Dalam kaitannya dengan customer loyalty, keduanya memiliki pengaruh yang tidak jauh berbeda, hal ini menunjukkan bahwa customer emotion satisfaction juga menjadi hal yang penting untuk diperhatikan

dalam menciptakan customer loyalty.

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ABSTRACT

Banking competition in improving service delivery in Indonesia looks very tight, each bank strives to be number one in providing excellent service (service excellence) to its customers. On the other hand, currently customers become more sophisticated and demanding, so they are not just looking for the competitive price and good service, but they want a memorable experience when interacting with the product or services provided. This led the bank to think again about themselves in order to compete effectively and differentiate themselves in the marketplace by knowing how their customers experience to the service that they provide. In addition, the bank must be able to understand the factors that affect the customer experience when interacting with the bank (the bank customer experience), their commitment and loyalty to the bank.

This study refers to the conceptual model of customer experience from Vehoeft et al (2009), the model is composed of several elements of the customer experience, the social environment, service interface, atmosphere, price, brand, electronic channel and past experience. Research conducted on the four major bank customers in Greater Jakarta, where in the last one month interaction / transaction with the bank either through walk-in channels or e-channel, the results of this study found that the factor of service quality is the most strongly correlated to both the customer experience satisfaction and customer emotion satisfaction, however, not only the service quality are correlated to the customer experience, there are other factors that also correlate i.e. the brand, the bank atmosphere, environment influence and e-channel as well as past experience. This study provides results that the customer experience has impact on customer experience satisfaction and customer emotion satisfaction. In terms of customer loyalty, both customer experience satisfaction and customer emotion satisfaction have the effect is not much different, it indicates that customer satisfaction emotion also be important to consider in creating customer loyalty